

Setting up an IRA to Roth IRA conversion in SIPS Advanced

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This article walks through how to model an IRA to Roth IRA conversion in SIPS Advanced for a client in the early years of retirement. First, we will point out the important numbers to track, replicate the scenario, model the IRA to Roth IRA conversion, and then compare the results. The goal of this strategy is to keep the client's effective tax rate near its working year level before the RMDs begin and reduce the RMD amounts so they more closely align with the client's after-tax income target. All steps begin from the Structured Income Planning landing page.

The hypothetical client that is used throughout this article is configured with the following parameters:

- Current age: 64
- Retirement age: 67
- Social Security start age: 70
- RMD start age: 75
- After-tax target income: \$85,000/year
- Inflation factor: 2%
- IRA-to-Roth transfers: \$100,000 in years 5 and 6; \$50,000 in years 7 through 11

Related Articles and Sections: [Video version How to Model ROTH Conversions in SIPS, Edit or Add Scenarios, Cash Flow and Tax Advisor](#)

Step 1: Approx Income Tax Column: Take note of the percentage amount for the effective tax rate for the years while working (16%). Our goal is to keep the effective tax rate around this number after they stop working and before they take out their RMDs.

Structured Income Planning

[Edit](#)
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[Add Account](#)
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Scenario: IRA Conversion to a ROTH IRA (Before)

Accounts																
Planning Horizon		40 years	Taxable Brokerage Account		Tax Deferred IRA		Incomes									
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target	
REGULAR RMD across all accounts	initial amount bonus % w/bonus		750,000	0.00 %	1,250,000	0.00 %	2,000,000	0		2.00 %	2.00 %					
Jane total RMD			750,000	Manage	1,250,000	Manage	2,000,000			2.00 %	2.00 %			2.00 %		
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,722	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,649	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
			243,170		4,108,718		4,351,888	4,351,888		412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 2: After Tax Target Column: Take note of this column. Our goal is to have the RMDs be closer to this amount.

Structured Income Planning																
Edit	Save	Cancel	Add Account	Add Income	Add Inc Tax	Add Target	Edit or Add Scenario	Display Options								
Scenario IRA Conversion to a ROTH IRA (Before)																
Planning Horizon			Accounts				Incomes									
40 years			Taxable Brokerage Account		Tax Deferred IRA											
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD																
REGULAR RMD	net return	64	5.00 %	5.00 %	Jane IRA		2,000,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target	
across all accounts	initial amount		750,000	1,250,000	Jane inc		0									
Jane total RMD	w/bonus		750,000	1,250,000	Manage		2,000,000			2.00 %	2.00 %			2.00 %		
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
				243,170		4,108,718		4,351,888		412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 3: RMDs Column: Take note to the RMD column. Our goal is to have this amount closer to their after-tax target income.

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

IRA Conversion to a ROTH IRA (Before)

Planning Horizon

40 years

Accounts

Taxable Brokerage Account

Tax Deferred IRA

Incomes

Wages

SS

Approx Income Tax

After Tax Income

After Tax Target

Income Gap

Year

Total required

View Beneficial RMD

REGULAR RMD

across all accounts

Jane

total RMD

net return

64

5.00 %

5.00 %

Jane IRA

2,000,000

Subtotal of account incomes

2,000,000

41,027

2.05 %

100,000

0

(56,027)-16%

85,000

85,000

0

end of 1

bonus %

0.00 %

0.00 %

Jane inc

0

2,135,914

26,008

1.26 %

102,000

0

(41,308)-15%

86,700

86,700

0

end of 2

0

end of 3

66

777,761

17,917

1,447,031

0

2,224,792

17,917

0.84 %

104,040

0

(33,523)-15%

88,434

88,434

0

end of 3

0

end of 4

67

803,548

13,101

1,519,382

0

2,322,930

13,101

0.59 %

106,121

0

(29,019)-15%

90,203

90,203

0

end of 4

0

end of 5

68

748,769

94,957

1,595,352

0

2,344,120

94,957

4.09 %

0

0

(2,950)-3%

92,007

92,007

0

end of 5

0

end of 6

69

692,360

93,847

1,675,119

0

2,367,479

93,847

4.00 %

0

0

0-0%

93,847

93,847

0

end of 6

0

end of 7

70

661,528

65,450

1,758,875

0

2,420,403

65,450

2.77 %

0

34,227

(3,953)-5%

95,724

95,724

0

end of 7

0

end of 8

71

629,355

65,250

1,846,818

0

2,476,174

65,250

2.70 %

0

34,912

(2,523)-3%

97,638

97,638

0

end of 8

0

end of 9

72

594,616

66,207

1,939,159

0

2,533,775

66,207

2.67 %

0

35,610

(2,226)-3%

99,591

99,591

0

end of 9

0

end of 10

73

556,925

67,421

2,036,117

0

2,593,043

67,421

2.66 %

0

36,322

(2,160)-3%

101,583

101,583

0

end of 10

0

end of 11

74

516,088

68,684

2,137,923

0

2,654,010

68,684

2.65 %

0

37,048

(2,118)-3%

103,615

103,615

0

end of 11

86,907

end of 12

75

540,806

1,086

2,157,912

86,907

2,698,718

87,993

3.32 %

0

37,789

(20,096)-13%

105,687

105,687

0

end of 12

91,051

end of 13

76

568,561

(715)

2,174,756

91,051

2,743,317

90,336

3.35 %

0

38,545

(21,081)-14%

107,801

107,801

0

end of 13

94,968

end of 14

77

599,261

(2,272)

2,188,526

94,968

2,787,787

92,696

3.38 %

0

39,316

(22,055)-14%

109,957

109,957

0

end of 14

99,478

end of 15

78

633,461

(4,237)

2,198,474

99,478

2,831,935

95,241

3.42 %

0

40,102

(23,188)-14%

112,156

112,156

0

end of 15

104,193

end of 16

79

671,435

(6,301)

2,204,204

104,193

2,875,639

97,892

3.46 %

0

40,904

(24,398)-14%

114,399

114,399

0

end of 16

109,119

end of 17

80

713,476

(8,470)

2,205,296

109,119

2,918,722

100,649

3.50 %

0

41,723

(25,685)-14%

116,687

116,687

0

end of 17

113,675

end of 18

81

759,434

(10,284)

2,201,885

113,675

2,961,320

103,391

3.54 %

0

42,557

(26,927)-14%

119,020

119,020

0

end of 18

119,021

end of 19

82

810,065

(12,659)

2,192,959

119,021

3,003,024

106,362

3.59 %

0

43,408

(28,369)-14%

121,401

121,401

0

end of 19

123,896

end of 20

83

865,164

(14,995)

2,178,710

123,896

3,043,874

109,301

3.64 %

0

44,276

(29,748)-15%

123,829

123,829

0

end of 20

129,685

end of 21

84

925,597

(17,175)

2,157,961

129,685

3,083,558

112,510

3.70 %

0

45,162

(31,366)-15%

126,306

126,306

0

end of 21

134,873

end of 22

85

991,034

(19,157)

2,130,986

134,873

3,122,020

115,716

3.75 %

0

46,065

(32,949)-15%

128,832

128,832

0

end of 22

140,196

end of 23

86

1,061,758

(21,173)

2,097,339

140,196

3,159,097

119,024

3.81 %

0

46,986

(34,602)-15%

131,408

131,408

0

end of 23

145,649

end of 24

87

1,138,058

(23,212)

2,056,557

145,649

3,194,616

122,436

3.88 %

0

47,926

(36,326)-15%

134,036

134,036

0

end of 24

150,114

end of 25

88

1,219,381

(24,420)

2,009,271

150,114

3,228,653

125,694

3.94 %

0

48,885

(37,861)-15%

136,717

136,717

0

end of 25

155,757

end of 26

89

1,306,810

(26,459)

1,953,977

155,757

3,260,787

129,298

4.01 %

0

49,862

(39,709)-15%

139,451

139,451

0

end of 26

160,162

end of 27

90

1,399,616

(27,466)

1,891,514

160,162

3,291,130

132,696

4.07 %

0

50,859

(41,315)-15%

142,240

142,240

0

end of 27

164,479

end of 28

91

1,497,926

(28,330)

1,821,610

164,479

3,319,536

136,150

4.14 %

0

51,877

(42,941)-15%

145,085

145,085

0

end of 28

168,668

end of 29

92

1,601,840

(29,017)

1,744,023

168,668

3,345,862

139,651

4.21 %

0

52,914

(44,578)-15%

147,987

147,987

0

end of 29

172,676

end of 30

93

1,711,418

(29,486)

1,658,548

172,676

3,369,966

143,189

4.28 %

0

53,972

(46,215)-15%

150,947

150,947

0

end of 30

174,584

end of 31

94

1,825,254

(28,265)

1,566,892

174,584

3,392,145

146,319

4.34 %

0

55,052

(47,405)-15%

153,966

153,966

0

end of 31

176,055

end of 32

95

1,943,154

(26,638)

1,469,181

176,055

3,412,336

149,417

4.41 %

0

56,153

(48,525)-15%

157,045

157,045

0

end of 32

174,902

end of 33

96

2,063,241

(22,929)

1,367,737

174,902

3,430,978

151,974

4.45 %

0

57,276

(49,064)-15%

160,186

160,186

0

end of 33

175,351

end of 34

97

2,186,796

(20,393)

1,260,773

175,351

3,447,598

154,958

4.52 %

0

58,422

(49,990)-15%

163,390

163,390

0

end of 34

172,709

end of 35

98

2,311,554

(15,419)

1,151,103

172,709

3,462,658

157,289

4.58 %

0

59,590

(50,222)-15%

166,657

166,657

0

end of 35

169,280

end of 36

99

2,436,926

(9,794)

1,039,378

169,280

3,476,305

159,486

4.61 %

0

60,782

(50,277)-15%

169,991

169,991

0

end of 36

162,403

end of 37

100

2,560,210

(1,438)

928,944

162,403

3,489,155

160,965

4.63 %

0

61,997

(49,572)-15%

173,390

173,390

0

end of 37

154,824

end of 38

101

2,680,576

7,645

820,568

154,824

3,501,144

162,469

4.66 %

0

63,237

(48,848)-14%

176,858

176,858

0

end of 38

146,530

end of 39

102

2,797,294

17,311

715,066

146,530

3,512,360

163,841

4.68 %

0

64,502

(47,948)-14%

180,395

180,395

0

end of 39

137,513

end of 40

103

2,909,594

27,564

613,307

137,513

3,522,900

165,077

4.70 %

0

65,792

(46,866)-14%

184,003

184,003

0

end of 40

243,170

4,108,718

4,351,888

412,161

1,644,052

(1,273,933)

5,134,168

5,134,167

0

Structured Income Planning																
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																
Scenario IRA Conversion to a ROTH IRA (Before)																
Planning Horizon40 years Accounts Taxable Brokerage Account Tax Deferred IRA Incomes																
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	64	5.00 %	5.00 %	Jane IRA		2,000,000									
across all accounts	initial amount		750,000	0.00 %	Jane inc		0									
Jane	bonus %		750,000	Manage	1,250,000	Manage	2,000,000			Manage	Manage	Manage		Manage	from total	
total RMD	w/bonus									Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	target
										2.00 %	2.00 %			2.00 %		
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,722	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
			243,170		4,108,718		4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 5: Replicate Current Scenario As Textbox: Click in the Replicate Current Scenario As textbox to bring up the current scenario. Clear the existing title and enter a name for the new scenario.

Manage Scenario

Save
Cancel

Scenario
IRA Conversion to a ROTH IRA (Before)

Delete Current Scenario
Rename Current Scenario To ...

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

Accounts

Also Used In

Taxable Brokerage Account

Tax Deferred IRA

Replicate
Remove
Replicate
Remove

Add Account
Common
Replicate
New

Incomes

Also Used In

Wages

SS

Replicate
Remove
Replicate
Remove

Add Income
Common
Replicate
New

Target

Also Used In

After Tax Target

Remove

Tax

Also Used In

Approx Income Tax

Remove

Step 6: Replicate Current Scenario As: Click the green Replicate Current Scenario As button to confirm the new

scenario name.

The screenshot shows the 'Manage Scenario' interface. At the top, there are 'Save' and 'Cancel' buttons. Below them is a 'Scenario' dropdown menu currently set to 'IRA Conversion to a ROTH IRA (Before)'. There are buttons for 'Delete Current Scenario', 'Rename Current Scenario To ...', 'Create New Scenario As ...', and 'Replicate Current Scenario As ...'. The 'Replicate Current Scenario As ...' button is highlighted with a red box, and a red arrow points to it. Below the scenario selection, there are sections for 'Accounts', 'Incomes', 'Target', and 'Tax'. Each section lists items and has 'Replicate' and 'Remove' buttons. For example, under 'Accounts', there are 'Taxable Brokerage Account' and 'Tax Deferred IRA'. Under 'Incomes', there are 'Wages' and 'SS'. Under 'Target', there is 'After Tax Target'. Under 'Tax', there is 'Approx Income Tax'. At the bottom right of each section, there are buttons for 'Add Account', 'Add Income', and 'Common', 'Replicate', 'New'.

Step 7: Scenario: SIPS will automatically process this request. In the scenario dropdown menu, the new replicated current scenario should automatically be the one you are viewing.

This screenshot shows the 'Manage Scenario' interface after replication. The 'Scenario' dropdown menu is now set to 'IRA Conversion to a ROTH IRA (After)', which is highlighted with a red box and a red arrow. The 'Replicate Current Scenario As ...' button is no longer highlighted. The other sections ('Accounts', 'Incomes', 'Target', 'Tax') now show counts in parentheses next to the item names, indicating that the scenario has been replicated. For example, 'Taxable Brokerage Account (3)', 'Tax Deferred IRA (3)', 'Wages (3)', 'SS (3)', 'After Tax Target (7)', and 'Approx Income Tax (3)'. The 'Replicate' and 'Remove' buttons are still present for each item.

Step 8: Save: Click on the green Save button underneath the Manage Scenario heading.

Manage Scenario

Save

Cancel

Scenario

IRA Conversion to a ROTH IRA (After)

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

Also Used In

Taxable Brokerage Account (3)

Replicate

Remove

Tax Deferred IRA (3)

Replicate

Remove

Add Account

Common

Replicate

New

Incomes

Also Used In

Wages (3)

Replicate

Remove

SS (3)

Replicate

Remove

Add Income

Common

Replicate

New

Target

Also Used In

After Tax Target (7)

Remove

Tax

Also Used In

Approx Income Tax (3)

Remove

Step 9: Display Options: SIPS will automatically take you back to the Structured Income Planning page. 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

IRA Conversion to a ROTH IRA (After)

Planning Horizon

40 years

Taxable Brokerage Account (3)

Tax Deferred IRA (3)

Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																
REGULAR RMD	net return	64	5.00 %		Jane IRA											
across all accounts	initial amount		750,000	1,250,000	Jane inc	0	2,000,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target	
	bonus %		0.00 %	0.00 %						2.00 %	2.00 %			2.00 %		
Jane total RMD	w/bonus		750,000	1,250,000	Manage	Manage	2,000,000									
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,997	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
			243,170		4,108,718		4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 10: Return With Grouping: Click on the green Return with Grouping button.

Column Display Options

Hide RMD Checks

Hide Income Riders

View Death Benefit

Hide % Distribution

View Comparison

Hide Tax Rates

View Calendar Years

Account and Income Grouping

Accounts

Group 1

Group 2

Group 3

Group 4

Group 5

Taxable Brokerage Account (3)

Tax Deferred IRA (3)

Wages (3)

SS (3)

☒
☐
☐
☐
☐

☒
☐
☐
☐
☐

Incomes

Group 1

Group 2

Group 3

Group 4

Group 5

☒
☐
☐
☐
☐

☒
☐
☐
☐
☐

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

Accounts

Color

Set

Group 1

Group 2

Group 3

Group 4

Group 5

Incomes

Title

Incomes

Color

Set

Group 1

Group 2

Group 3

Group 4

Group 5

Reset Title / Colors

Copy Setup To All Scenarios

Return With Grouping

Return With Grouping

Return With Grouping

Step 11: Add Account: SIPS will automatically be taken back to the Structured Income Planning page. Click on the green Add Account 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 IRA Conversion to ROTH IRA (After)

Planning Horizon

40 years

Accounts

Taxable Brokerage Account (3)

Tax Deferred IRA (3)

Incomes

Wages (3)

SS (3)

Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD																
REGULAR RMD across all accounts	Year	64	5.00 %	750,000	5.00 %	Jane IRA	2,000,000	Subtotal of account incomes		Manage Inff Factor	Manage Inff Factor	Manage Eff Tax Rate		Manage Inff Factor	from total income to target	
Jane total RMD	Year	64	0.00 %	750,000	0.00 %	Jane inc	2,000,000			2.00 %	2.00 %					
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19
123,896	end of 20	83	865,164	(14,595)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,528)-15%	157,045	157,045	0	end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,649	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
					243,170	4,108,718	4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 12: Account Name: Enter in a name of the account. (ROTH IRA)

Manage Account

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

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Account company

Other

Tax calculation option

Add money later - deferred account ☐

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider

Number of months of payout in first year

Enter manual payout ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 13: Hypothetical Return: Enter a hypothetical return for the account. (5%)

Manage Account

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

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Account company

Other

Tax calculation option

Add money later - deferred account ☐

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider

Number of months of payout in first year

Enter manual payout ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) %

☐ 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 14: Tax Calculation Option: Select the Do Not Tax (ROTH) option.

Manage Account

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

Account name: ROTH IRA

Initial account balance: []

Hypothetical return: 5 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: []

Account owner: Jane [v]

Account type: NQ [v]

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider: [v]

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal []

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
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23		
24		

Step 15: Account Type: Select ROTH for the account type.

Manage Account

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

Account name: ROTH IRA

Initial account balance: []

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Do not Tax (Roth) [v]

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: n/a [v]

Account owner: Jane [v]

Account type: NQ [v]

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider: [v]

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal []

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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Step 16: Annual Fixed Savings: Click on the radio button for Annual fixed savings.

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider: [Annual fixed savings](#)

Number of months of payout in first year: **12.0**

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0** %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal **0.0** %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#) **0**

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Step 17: Annual Fixed Savings Textbox: Enter the monetary amounts. (years 5 and 6 amount \$100,000)

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider: [Annual fixed savings](#)

Number of months of payout in first year: **12.0**

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0** %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal **0.0** %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#) **0**

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
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24		

Step 18: Income Data: Click on years 5 and 6.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: 0

Asset plan allocation: none **Set**

Risk level: n/a

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☒ Annual fixed savings 100,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Step 19: Pick Year(s): Click on the green Pick Year(s) button.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: 0

Asset plan allocation: none **Set**

Risk level: n/a

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☒ Annual fixed savings 100,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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Step 20: Income Data Table: SIPS will automatically filter the phrase "savings" and entered dollar amount.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0** %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal **0.0** %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	100,000
6	savings	100,000
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
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24		

Step 21: Save: Repeat steps 16 through 19 for the years 7 through 11 with the annual fixed savings amount \$50,000. Click the green Save button underneath the Manage Account heading.

Manage Account

[Save](#)
[Cancel](#)
[View / Edit Income](#)
[View / Edit Death Benefit](#)
[View / Edit Actual Values](#)

Account name: **ROTH IRA**

Initial account balance:

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: ☐

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout: ☐

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) **1.0** %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal **0.0** %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	100,000
6	savings	100,000
7	savings	50,000
8	savings	50,000
9	savings	50,000
10	savings	50,000
11	savings	50,000
12		
13		
14		
15		
16		
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24		

Step 22: Manage: SIPS will automatically take you back to the Structured Income Landing page. Click on the green

Manage button within the Tax Deferred IRA Column.

Structured Income Planning																						
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options																						
Scenario IRA Conversion to a ROTH IRA (After)																						
Accounts																						
Planning 40 years Horizon																						
Taxable Brokerage Account (3) Tax Deferred IRA (3) ROTH IRA																						
Incomes																						
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
View Beneficial RMD	net return	64	5.00 %		5.00 %	Jane IRA	5.00 %		2,000,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target					
REGULAR RMD across all accounts	initial amount		750,000	1,250,000	0	0	0	0	2,000,000	2,000,000		2.00 %	2.00 %									
Jane total RMD	bonus w/bonus		750,000	1,250,000	0	0	0	0	2,000,000	2,000,000		2.00 %	2.00 %									
0	end of 1	64	746,473	41,027	1,312,500	0	0	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1				
0	end of 2	65	757,789	26,008	1,378,125	0	0	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2				
0	end of 3	66	777,761	17,917	1,447,031	0	0	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3				
0	end of 4	67	803,548	13,101	1,519,382	0	0	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4				
0	end of 5	68	845,527	198,199	1,595,352	0	100,000	(100,000)	2,340,878	98,199	4.23 %	0	0	(6,192)-5%	92,007	92,007	0	end of 5				
0	end of 6	69	883,956	193,847	1,675,119	0	205,000	(100,000)	2,364,075	93,847	4.01 %	0	0	0-0%	93,847	93,847	0	end of 6				
0	end of 7	70	994,558	113,596	1,758,875	0	265,250	(50,000)	2,418,683	63,596	2.69 %	0	34,227	(2,099)-3%	95,724	95,724	0	end of 7				
0	end of 8	71	299,642	114,644	1,846,818	0	328,512	(50,000)	2,474,974	64,644	2.67 %	0	34,912	(1,917)-3%	97,638	97,638	0	end of 8				
0	end of 9	72	198,851	115,773	1,939,159	0	394,938	(50,000)	2,532,948	65,773	2.66 %	0	35,610	(1,792)-3%	99,591	99,591	0	end of 9				
0	end of 10	73	91,837	116,957	2,036,117	0	464,685	(50,000)	2,592,639	66,957	2.64 %	0	36,322	(1,696)-3%	101,583	101,583	0	end of 10				
0	end of 11	74	0	96,429	2,137,923	0	537,919	(50,000)	2,675,842	46,429	1.79 %	0	37,048	(1,613)-3%	81,864	103,615	(21,750)	end of 11				
86,907	end of 12	75	3,006	(3,006)	2,157,912	86,907	564,815	0	2,725,732	83,901	3.14 %	0	37,789	(16,004)-13%	105,687	105,687	0	end of 12				
91,051	end of 13	76	8,075	(4,919)	2,174,756	91,051	593,056	0	2,775,887	86,132	3.16 %	0	38,545	(16,877)-13%	107,801	107,801	0	end of 13				
94,968	end of 14	77	15,102	(6,623)	2,188,526	94,968	622,709	0	2,826,336	88,345	3.18 %	0	39,316	(17,704)-13%	109,957	109,957	0	end of 14				
99,478	end of 15	78	24,612	(8,755)	2,198,474	99,478	653,844	0	2,876,930	90,723	3.21 %	0	40,102	(18,670)-13%	112,156	112,156	0	end of 15				
104,193	end of 16	79	36,846	(11,004)	2,204,204	104,193	686,536	0	2,927,587	93,189	3.24 %	0	40,904	(19,695)-14%	114,399	114,399	0	end of 16				
109,119	end of 17	80	52,058	(13,370)	2,205,296	109,119	720,863	0	2,978,217	95,749	3.27 %	0	41,723	(20,785)-14%	116,687	116,687	0	end of 17				
113,675	end of 18	81	70,055	(15,393)	2,201,885	113,675	756,906	0	3,028,846	98,282	3.30 %	0	42,557	(21,818)-14%	119,021	119,021	0	end of 18				
119,021	end of 19	82	91,540	(17,983)	2,192,959	119,021	794,751	0	3,079,250	101,038	3.34 %	0	43,408	(23,045)-14%	121,401	121,401	0	end of 19				
123,896	end of 20	83	116,262	(20,144)	2,178,710	123,896	834,489	0	3,129,461	103,752	3.37 %	0	44,276	(24,199)-14%	123,829	123,829	0	end of 20				
129,685	end of 21	84	145,042	(22,967)	2,157,961	129,685	876,213	0	3,179,216	106,718	3.41 %	0	45,162	(25,574)-14%	126,306	126,306	0	end of 21				
134,873	end of 22	85	177,547	(25,253)	2,130,986	134,873	920,024	0	3,228,558	109,620	3.45 %	0	46,065	(26,853)-14%	128,832	128,832	0	end of 22				
140,196	end of 23	86	214,006	(27,582)	2,097,339	140,196	966,025	0	3,277,370	112,615	3.49 %	0	46,986	(28,193)-15%	131,408	131,408	0	end of 23				
145,649	end of 24	87	254,595	(29,889)	2,056,557	145,649	1,014,526	0	3,325,478	115,760	3.53 %	0	47,926	(29,650)-15%	134,036	134,036	0	end of 24				
150,114	end of 25	88	298,699	(31,374)	2,009,271	150,114	1,065,042	0	3,373,012	118,740	3.57 %	0	48,885	(30,907)-15%	136,717	136,717	0	end of 25				
155,757	end of 26	89	347,336	(33,702)	1,953,977	155,757	1,118,294	0	3,419,608	122,055	3.62 %	0	49,862	(32,466)-15%	139,451	139,451	0	end of 26				
160,162	end of 27	90	399,714	(35,011)	1,891,514	160,162	1,174,209	0	3,465,436	125,151	3.66 %	0	50,859	(33,701)-15%	142,240	142,240	0	end of 27				
164,479	end of 28	91	455,889	(36,190)	1,821,610	164,479	1,232,920	0	3,510,419	128,290	3.70 %	0	51,877	(35,081)-15%	145,085	145,085	0	end of 28				
168,668	end of 29	92	515,889	(37,206)	1,744,023	168,668	1,294,565	0	3,554,478	131,462	3.75 %	0	52,914	(36,389)-15%	147,987	147,987	0	end of 29				
172,676	end of 30	93	579,702	(38,018)	1,658,548	172,676	1,359,294	0	3,597,544	134,657	3.79 %	0	53,972	(37,683)-15%	150,947	150,947	0	end of 30				
174,584	end of 31	94	645,841	(37,154)	1,566,892	174,584	1,427,258	0	3,639,991	137,430	3.82 %	0	55,052	(38,516)-15%	153,966	153,966	0	end of 31				
176,055	end of 32	95	714,034	(35,900)	1,469,181	176,055	1,498,621	0	3,681,836	140,155	3.85 %	0	56,153	(39,263)-15%	157,045	157,045	0	end of 32				
174,902	end of 33	96	782,316	(32,581)	1,367,737	174,902	1,573,552	0	3,723,606	142,322	3.87 %	0	57,276	(39,412)-15%	160,186	160,186	0	end of 33				
175,351	end of 34	97	851,882	(30,450)	1,260,773	175,351	1,652,230	0	3,764,884	144,901	3.89 %	0	58,422	(39,933)-15%	163,390	163,390	0	end of 34				
172,709	end of 35	98	920,376	(25,900)	1,151,103	172,709	1,734,841	0	3,806,320	146,808	3.90 %	0	59,590	(39,741)-15%	166,657	166,657	0	end of 35				
169,280	end of 36	99	987,030	(20,635)	1,039,378	169,280	1,821,583	0	3,847,992	148,645	3.91 %	0	60,782	(39,436)-15%	169,991	169,991	0	end of 36				
162,403	end of 37	100	1,048,964	(12,583)	928,944	162,403	1,912,662	0	3,890,571	149,820	3.89 %	0	61,997	(38,427)-14%	173,390	173,390	0	end of 37				
154,824	end of 38	101	1,105,384	(3,971)	820,568	154,824	2,008,295	0	3,934,246	150,853	3.88 %	0	63,237	(37,232)-14%	176,858	176,858	0	end of 38				
146,530	end of 39	102	1,155,450	5,203	715,066	146,530	2,108,710	0	3,979,225	151,733	3.86 %	0	64,502	(35,840)-14%	180,395	180,395	0	end of 39				
137,513	end of 40	103	1,198,278	14,944	613,307	137,513	2,214,145	0	4,025,729	152,457	3.83 %	0	65,792	(34,246)-13%	184,003	184,003	0	end of 40				
			450,081		4,108,718		(450,000)		4,108,799			412,161	1,644,052	(1,052,595)	5,112,417	5,134,167	(21,750)					

Step 23: Annual Fixed Withdrawal Radio: Click on the radio button for Annual Fixed Withdrawal.

Manage Account

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

Account nameTax Deferred IRA (3)

Initial account balance\$1,250,000

Hypothetical return5.0 %

Bonus0.0 %

Optional

Account description

Account company

Other

Tax calculation optionTax Income Distributions (Qualified)

Add money later - deferred accountYears deferred0

Asset plan allocationConservative - max 10.0 %

Risk levelConservative

Account ownerJane

Account typeIRA

Add an income rider

Based onJane's ageClient's ageJoint

Select income rider

Number of months of payout in first year12.0

Enter manual payout

Step 24: Annual Fixed Withdrawal Textbox: Enter the monetary amounts. (years 5 and 6: \$100,000)

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: Conservative - max 10.0% Sel

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☒ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

Income Data

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

Step 25: Income Data: Click on Years 5 and 6.

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: Conservative - max 10.0% Sel

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider

Based on: ☒ Jane's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☒ Annual fixed withdrawal 100,000

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

Income Data

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

Step 26: Pick Year(s): Click on the green Pick Year(s) button.

The screenshot shows the 'Manage Account' form with various fields for account information, structured income type, and withdrawals. A red arrow points to the 'Pick year(s)' button in the 'ADD INCOME' section.

Account Information:

- Account name: Tax Deferred IRA (3)
- Initial account balance: \$1,250,000
- Hypothetical return: 5.0 %
- Bonus: 0.0 %
- Tax calculation option: Tax Income Distributions (Qualified)
- Asset plan allocation: Conservative - max 10.0%
- Risk level: Conservative
- Account owner: Jane
- Account type: IRA

Structured Income Type:

- Income Riders: Start payout from income rider
- Liquidate or annuitize: Annuitize (for years certain) 1.0 %
- Withdrawals: Annual fixed withdrawal 100,000

ADD INCOME:

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

Income Data Table:

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

Step 27: Income Data Table: SIPS will automatically filter the phrase "fixed" and entered dollar amount.

The screenshot shows the 'Manage Account' form with the 'Income Data' table updated. The 'Income' column for years 5 and 6 now contains the text 'fixed' and the value '100000'.

Account Information:

- Account name: Tax Deferred IRA (3)
- Initial account balance: \$1,250,000
- Hypothetical return: 5.0 %
- Bonus: 0.0 %
- Tax calculation option: Tax Income Distributions (Qualified)
- Asset plan allocation: Conservative - max 10.0%
- Risk level: Conservative
- Account owner: Jane
- Account type: IRA

Structured Income Type:

- Income Riders: Start payout from income rider
- Liquidate or annuitize: Annuitize (for years certain) 1.0 %
- Withdrawals: Annual fixed withdrawal

ADD INCOME:

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

Income Data Table:

Year	Income	Variable
1		
2		
3		
4		
5	fixed 100000	
6	fixed 100000	
7		
8		
9		
10		
11		
12	totalRMD	
13	totalRMD	
14	totalRMD	
15	totalRMD	
16	totalRMD	
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

Step 28: Save: Repeat steps 23 through 26 for the years 7 through 11 with the annual fixed withdrawal amount \$50,000. Click the green Save button underneath the Manage Account heading.

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:
 Years deferred: 0

Asset plan allocation: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider
Remove Income Rider

Structured Income Type

Income Riders
☐ Start payout from income rider

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

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

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

Annual Savings
☐ Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	fixed	100000
6	fixed	100000
7	fixed	50000
8	fixed	50000
9	fixed	50000
10	fixed	50000
11	fixed	50000
12	totalRMD	
13	totalRMD	
14	totalRMD	
15	totalRMD	
16	totalRMD	
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

Step 29: Structured Income Plan: SIPS will automatically take you to the Structured Income Planning page. Note the Approx Income Tax column, the Accounts Total column, the RMD column, and all the totals. You will compare these to the original scenario in the next step.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

Scenario:IRA Conversion to a ROTH IRA (After)

Planning Horizon40 years

Accounts

Incomes

	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
Total required																		
View Beneficial RMD																		
REGULAR RMD																		
across all accounts																		
Jane																		
total RMD																		
0	end of 1	64	746,473	41,027	1,312,500	0	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1	
0	end of 2	65	757,789	26,008	1,378,125	0	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2	
0	end of 3	66	777,761	17,917	1,447,031	0	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3	
0	end of 4	67	803,548	13,101	1,519,382	0	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4	
0	end of 5	68	723,685	120,041	1,495,352	100,000	100,000	(100,000)	2,319,036	120,041	5.17 %	0	(28,034)-14%	92,007	92,007	0	end of 5	
0	end of 6	69	642,663	117,206	1,470,119	100,000	205,000	(100,000)	2,317,782	117,206	5.06 %	0	(23,359)-14%	93,847	93,847	0	end of 6	
0	end of 7	70	597,104	77,692	1,493,625	50,000	265,250	(50,000)	2,355,979	77,692	3.35 %	0	34,227	(16,195)-12%	95,724	95,724	0	end of 7
0	end of 8	71	549,446	77,514	1,518,306	50,000	328,512	(50,000)	2,396,264	77,514	3.29 %	0	34,912	(14,787)-12%	97,638	97,638	0	end of 8
0	end of 9	72	499,165	77,753	1,544,221	50,000	394,938	(50,000)	2,438,324	77,753	3.25 %	0	35,610	(13,772)-11%	99,591	99,591	0	end of 9
0	end of 10	73	445,879	78,244	1,571,432	50,000	464,685	(50,000)	2,481,996	78,244	3.21 %	0	36,322	(12,983)-11%	101,583	101,583	0	end of 10
0	end of 11	74	389,288	78,885	1,600,004	50,000	537,919	(50,000)	2,527,211	78,885	3.18 %	0	37,048	(12,319)-11%	103,615	103,615	0	end of 11
65,041	end of 12	75	391,474	17,279	1,614,963	65,041	564,815	0	2,571,252	82,319	3.26 %	0	37,789	(14,422)-12%	105,687	105,687	0	end of 12
68,142	end of 13	76	394,913	16,135	1,627,569	68,142	593,056	0	2,615,538	84,276	3.28 %	0	38,545	(15,021)-12%	107,801	107,801	0	end of 13
71,073	end of 14	77	399,485	15,174	1,637,875	71,073	622,709	0	2,660,068	86,246	3.30 %	0	39,316	(15,606)-12%	109,957	109,957	0	end of 14
74,449	end of 15	78	405,553	13,906	1,645,320	74,449	653,844	0	2,704,716	88,355	3.32 %	0	40,102	(16,302)-12%	112,156	112,156	0	end of 15
77,977	end of 16	79	413,285	12,565	1,649,608	77,977	686,536	0	2,749,410	90,542	3.35 %	0	40,904	(17,048)-12%	114,399	114,399	0	end of 16
81,664	end of 17	80	422,786	11,142	1,650,425	81,664	720,863	0	2,794,074	92,806	3.38 %	0	41,723	(17,842)-12%	116,687	116,687	0	end of 17
85,073	end of 18	81	433,941	9,984	1,647,872	85,073	756,906	0	2,838,720	95,058	3.40 %	0	42,557	(18,594)-13%	119,021	119,021	0	end of 18
89,074	end of 19	82	447,234	8,404	1,641,192	89,074	794,751	0	2,883,178	97,478	3.43 %	0	43,408	(19,485)-13%	121,401	121,401	0	end of 19
92,723	end of 20	83	462,449	7,147	1,630,528	92,723	834,489	0	2,927,466	99,870	3.46 %	0	44,276	(20,317)-13%	123,829	123,829	0	end of 20
97,055	end of 21	84	480,173	5,398	1,615,000	97,055	876,213	0	2,971,386	102,544	3.50 %	0	45,162	(21,310)-13%	126,306	126,306	0	end of 21
100,937	end of 22	85	500,127	4,055	1,594,812	100,937	920,024	0	3,014,962	104,993	3.53 %	0	46,065	(22,226)-13%	128,832	128,832	0	end of 22
104,922	end of 23	86	522,453	2,680	1,569,631	104,922	966,025	0	3,058,108	107,602	3.57 %	0	46,986	(23,180)-13%	131,408	131,408	0	end of 23
109,002	end of 24	87	547,294	1,281	1,539,110	109,002	1,014,326	0	3,100,730	110,283	3.61 %	0	47,926	(24,173)-13%	134,036	134,036	0	end of 24
112,344	end of 25	88	574,143	516	1,503,722	112,344	1,065,042	0	3,142,907	112,860	3.64 %	0	48,885	(25,027)-13%	136,717	136,717	0	end of 25
116,568	end of 26	89	603,746	(895)	1,462,340	116,568	1,118,294	0	3,184,380	115,672	3.68 %	0	49,862	(26,083)-14%	139,451	139,451	0	end of 26
119,864	end of 27	90	635,453	(1,520)	1,415,593	119,864	1,174,209	0	3,225,255	118,344	3.72 %	0	50,859	(26,963)-14%	142,240	142,240	0	end of 27
123,095	end of 28	91	669,268	(2,042)	1,363,278	123,095	1,232,920	0	3,265,465	121,053	3.75 %	0	51,877	(27,844)-14%	145,085	145,085	0	end of 28
126,229	end of 29	92	705,167	(2,436)	1,305,212	126,229	1,294,565	0	3,304,944	123,794	3.79 %	0	52,914	(28,721)-14%	147,987	147,987	0	end of 29
129,229	end of 30	93	743,097	(2,672)	1,241,244	129,229	1,359,294	0	3,343,634	126,557	3.83 %	0	53,972	(29,583)-14%	150,947	150,947	0	end of 30
130,657	end of 31	94	781,869	(1,617)	1,172,649	130,657	1,427,258	0	3,381,776	129,040	3.86 %	0	55,052	(30,126)-14%	153,966	153,966	0	end of 31
131,758	end of 32	95	821,224	(261)	1,099,523	131,758	1,498,621	0	3,419,368	131,497	3.89 %	0	56,153	(30,605)-14%	157,045	157,045	0	end of 32
130,896	end of 33	96	859,601	2,684	1,023,603	130,896	1,573,552	0	3,456,756	133,580	3.91 %	0	57,276	(30,670)-14%	160,186	160,186	0	end of 33
131,231	end of 34	97	897,862	4,719	943,552	131,231	1,652,230	0	3,493,644	135,950	3.93 %	0	58,422	(30,982)-14%	163,390	163,390	0	end of 34
129,254	end of 35	98	934,142	8,613	861,476	129,254	1,734,841	0	3,530,459	137,866	3.95 %	0	59,590	(30,799)-13%	166,657	166,657	0	end of 35
126,688	end of 36	99	967,853	12,996	777,862	126,688	1,821,583	0	3,567,298	139,684	3.96 %	0	60,782	(30,475)-13%	169,991	169,991	0	end of 36
121,541	end of 37	100	996,813	19,433	695,214	121,541	1,912,662	0	3,604,689	140,974	3.95 %	0	61,997	(29,581)-13%	173,390	173,390	0	end of 37
115,869	end of 38	101	1,020,364	26,290	614,106	115,869	2,008,295	0	3,642,764	142,159	3.94 %	0	63,237	(28,538)-13%	176,858	176,858	0	end of 38
109,662	end of 39	102	1,037,812	33,569	535,149	109,662	2,108,710	0	3,681,672	143,231	3.93 %	0	64,502	(27,338)-12%	180,395	180,395	0	end of 39
102,913	end of 40	103	1,048,429	41,274	458,993	102,913	2,214,145	0	3,721,568	144,187	3.92 %	0	65,792	(25,976)-12%	184,003	184,003	0	end of 40
			989,188		3,524,930		(450,000)		4,064,117		412,161	1,644,052	(986,163)	5,134,168	5,134,167	0		

Step 30: Scenario: Switch to the before scenario for the IRA conversion.

Structured Income Planning

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioIRA Conversion to a ROTH IRA (After)

Planning Horizon		Accounts										Incomes										Year
		Taxable Brokerage Account (3)		Tax Deferred IRA (3)		ROTH IRA		Wages (3)		SS (3)		Approx Income Tax (3)		After Tax Income		After Tax Target (7)		Income Gap				
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
View Beneficial RMD	net return	64	5.00 %	750,000	5.00 %	Jane IRA	5.00 %	0	2,000,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate	Manage Infi Factor	from total income to target						
across all accounts	initial amount	64	0.00 %	750,000	0.00 %	Jane inc	0.00 %	0	2,000,000			2.00 %	2.00 %									
Jane total RMD	w/bonus	64	Manage	1,250,000	Manage	Manage	Manage	Manage	2,000,000													
0	end of 1	64	746,473	41,027	1,312,500	0	0	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1				
0	end of 2	65	757,789	26,008	1,378,125	0	0	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2				
0	end of 3	66	777,761	17,917	1,447,031	0	0	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3				
0	end of 4	67	803,548	13,101	1,519,382	0	0	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4				
0	end of 5	68	723,685	120,041	1,495,352	100,000	100,000	(100,000)	2,319,036	120,041	5.17 %		0	(28,034)-14%	92,007	92,007	0	end of 5				
0	end of 6	69	642,663	117,206	1,470,119	100,000	205,000	(100,000)	2,317,782	117,206	5.06 %	0	0	(23,359)-14%	93,847	93,847	0	end of 6				
0	end of 7	70	597,104	77,692	1,493,625	50,000	265,250	(50,000)	2,355,979	77,692	3.35 %	0	34,227	(16,195)-12%	95,724	95,724	0	end of 7				
0	end of 8	71	549,446	77,514	1,518,306	50,000	328,512	(50,000)	2,396,264	77,514	3.29 %	0	34,912	(14,787)-12%	97,638	97,638	0	end of 8				
0	end of 9	72	499,165	77,753	1,544,221	50,000	394,938	(50,000)	2,438,324	77,753	3.25 %	0	35,610	(13,772)-11%	99,591	99,591	0	end of 9				
0	end of 10	73	445,879	78,244	1,571,432	50,000	464,685	(50,000)	2,481,996	78,244	3.21 %	0	36,322	(12,983)-11%	101,583	101,583	0	end of 10				
0	end of 11	74	389,288	78,885	1,600,004	50,000	537,919	(50,000)	2,527,211	78,885	3.18 %	0	37,048	(12,319)-11%	103,615	103,615	0	end of 11				
65,041	end of 12	75	391,474	17,279	1,614,963	65,041	564,815	0	2,571,252	82,319	3.26 %	0	37,789	(14,422)-12%	105,687	105,687	0	end of 12				
68,142	end of 13	76	394,913	16,135	1,627,569	68,142	593,056	0	2,615,538	84,276	3.28 %	0	38,545	(15,021)-12%	107,801	107,801	0	end of 13				
71,073	end of 14	77	399,485	15,174	1,637,875	71,073	622,709	0	2,660,068	86,246	3.30 %	0	39,316	(15,606)-12%	109,957	109,957	0	end of 14				
74,449	end of 15	78	405,553	13,906	1,645,320	74,449	653,844	0	2,704,716	88,355	3.32 %	0	40,102	(16,302)-12%	112,156	112,156	0	end of 15				
77,977	end of 16	79	413,265	12,565	1,649,608	77,977	686,536	0	2,749,410	90,542	3.35 %	0	40,904	(17,048)-12%	114,399	114,399	0	end of 16				
81,864	end of 17	80	422,786	11,142	1,650,425	81,864	720,863	0	2,794,074	92,806	3.38 %	0	41,723	(17,842)-12%	116,687	116,687	0	end of 17				
85,073	end of 18	81	433,941	9,984	1,647,872	85,073	756,906	0	2,838,720	95,058	3.40 %	0	42,557	(18,594)-13%	119,021	119,021	0	end of 18				
89,074	end of 19	82	447,234	8,404	1,641,192	89,074	794,751	0	2,883,178	97,478	3.43 %	0	43,408	(19,485)-13%	121,401	121,401	0	end of 19				
92,723	end of 20	83	462,449	7,147	1,630,528	92,723	834,489	0	2,927,466	99,870	3.46 %	0	44,276	(20,317)-13%	123,829	123,829	0	end of 20				
97,055	end of 21	84	480,173	5,398	1,615,000	97,055	876,213	0	2,971,386	102,454	3.50 %	0	45,162	(21,310)-13%	126,306	126,306	0	end of 21				
100,937	end of 22	85	500,127	4,055	1,594,812	100,937	920,024	0	3,014,962	104,993	3.53 %	0	46,065	(22,226)-13%	128,832	128,832	0	end of 22				
104,922	end of 23	86	522,453	2,680	1,569,631	104,922	966,025	0	3,058,108	107,602	3.57 %	0	46,986	(23,180)-13%	131,408	131,408	0	end of 23				
109,002	end of 24	87	547,294	1,281	1,539,110	109,002	1,014,326	0	3,100,730	110,283	3.61 %	0	47,926	(24,173)-13%	134,036	134,036	0	end of 24				
112,344	end of 25	88	574,143	516	1,503,722	112,344	1,065,042	0	3,142,907	112,860	3.64 %	0	48,885	(25,027)-13%	136,717	136,717	0	end of 25				
116,568	end of 26	89	603,746	(895)	1,462,340	116,568	1,118,294	0	3,184,380	115,672	3.68 %	0	49,852	(26,083)-13%	139,451	139,451	0	end of 26				
119,864	end of 27	90	635,453	(1,520)	1,415,593	119,864	1,174,209	0	3,225,255	118,344	3.72 %	0	50,859	(26,963)-14%	142,240	142,240	0	end of 27				
123,095	end of 28	91	669,268	(2,042)	1,363,278	123,095	1,232,920	0	3,265,465	121,053	3.75 %	0	51,877	(27,844)-14%	145,085	145,085	0	end of 28				
126,229	end of 29	92	705,167	(2,436)	1,305,212	126,229	1,294,565	0	3,304,944	123,794	3.79 %	0	52,914	(28,721)-14%	147,987	147,987	0	end of 29				
129,229	end of 30	93	743,097	(2,672)	1,241,244	129,229	1,359,294	0	3,343,634	126,557	3.83 %	0	53,972	(29,583)-14%	150,947	150,947	0	end of 30				
130,657	end of 31	94	781,869	(1,617)	1,172,649	130,657	1,427,258	0	3,381,776	129,400	3.86 %	0	55,052	(30,126)-14%	153,966	153,966	0	end of 31				
131,758	end of 32	95	821,224	(2,61)	1,099,523	131,758	1,498,621	0	3,419,368	131,497	3.89 %	0	56,153	(30,605)-14%	157,045	157,045	0	end of 32				
130,896	end of 33	96	859,601	2,684	1,023,603	130,896	1,573,552	0	3,456,756	133,580	3.91 %	0	57,276	(30,770)-14%	160,186	160,186	0	end of 33				
131,231	end of 34	97	897,862	4,719	943,552	131,231	1,652,230	0	3,493,644	135,950	3.93 %	0	58,422	(30,882)-14%	163,390	163,390	0	end of 34				
129,254	end of 35	98	934,142	8,613	861,476	129,254	1,734,841	0	3,530,459	137,866	3.95 %	0	59,590	(30,779)-13%	166,657	166,657	0	end of 35				
126,688	end of 36	99	967,853	12,996	777,862	126,688	1,821,583	0	3,567,298	139,684	3.96 %	0	60,782	(30,475)-13%	169,991	169,991	0	end of 36				
121,541	end of 37	100	996,813	19,433	695,214	121,541	1,912,662	0	3,604,689	140,974	3.95 %	0	61,997	(29,581)-13%	173,390	173,390	0	end of 37				
115,869	end of 38	101	1,020,364	26,290	614,106	115,869	2,008,295	0	3,642,764	142,159	3.94 %	0	63,237	(28,538)-13%	176,858	176,858	0	end of 38				
109,662	end of 39	102	1,037,812	33,569	535,149	109,662	2,108,710	0	3,681,672	143,231	3.93 %	0	64,502	(27,338)-12%	180,395	180,395	0	end of 39				
102,913	end of 40	103	1,048,429	41,274	458,993	102,913	2,214,145	0	3,721,568	144,187	3.92 %	0	65,792	(25,976)-12%	184,003	184,003	0	end of 40				
					989,188		3,524,290	(450,000)	4,064,117			412,161	1,644,052	(986,163)	5,134,168	5,134,167	0					

Scenario **If A Conversion to a ROTH IRA (Before)**

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com.