

Required Minimum Distribution (RMD)

01/12/2026 10:36 am EST

On the structured income planning page, you have the ability to view the regular RMD and beneficial RMD amounts and withdrawal the amounts needed for the different RMDs. There are multiple ways to do the withdrawals. Below is a step-by-step guide for Required Minimum Distribution function.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

The screenshot displays the 'Structured Income Planning' section of a financial planning software. At the top, there is a navigation bar with links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a sub-navigation bar includes 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted by a red arrow) and a 'Dynamic Mode' button. Below the heading, there is a 'Scenario' dropdown menu and a 'Planning Horizon' dropdown set to '16 years'. A large table is visible, with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Total Target', 'Income Gap', and 'Year'. The table rows include 'net return', 'initial amount', 'bonus % w/bonus', and various 'end of' years from 1 to 16. Some cells in the table are highlighted in orange. At the bottom left, there is a note: 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' links are at the bottom right.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Total Target	Income Gap	Year
net return								Subtotal of account incomes	Infl Factor		Infl Factor	from total income to target	
end of 1													end of 1
end of 2													end of 2
end of 3													end of 3
end of 4													end of 4
end of 5													end of 5
end of 6													end of 6
end of 7													end of 7
end of 8													end of 8
end of 9													end of 9
end of 10													end of 10
end of 11													end of 11
end of 12													end of 12
end of 13													end of 13
end of 14													end of 14
end of 15													end of 15
end of 16													end of 16

Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario New Scenario

Planning Horizon

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Total Target	Income Gap	Year
net return													
initial amount													
bonus % w/bonus													
end of 1													
end of 2													
end of 3													
end of 4													
end of 5													
end of 6													
end of 7													
end of 8													
end of 9													
end of 10													
end of 11													
end of 12													
end of 13													
end of 14													
end of 15													
end of 16													

Orange backgrounds indicate hypothetical returns

SIPS

Structured Income Planning System

PRIVACY POLICY

TERMS OF USE

Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.

Column Display Options

View RMD Checks

Hide Income Riders

View Death Benefit

View % Distribution

View Comparison

View Tax Rates

View Calendar Years

Account and Income Grouping

Accounts

Group 1

Group 2

Group 3

Group 4

Group 5

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

Group 1

Group 2

Group 3

Group 4

Group 5

Color

Sel

Sel

Sel

Sel

Sel

Incomes

Title

Group 1

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 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD	net return	3.00 %										
REGULAR RMD	initial amount	500,000										
across all accounts	bonus %	0.00 %										
total RMD	w/bonus	500,000	Manage		Manage		Manage		Subtotal of account incomes	Manage		
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
47,667	end of 4	562,754	0									end of 4
49,772	end of 5	579,637	0									end of 5
51,949	end of 6	597,026	0									end of 6
53,962	end of 7	614,937	0									end of 7
56,273	end of 8	633,385	0									end of 8
58,652	end of 9	652,386	0									end of 9
61,097	end of 10	671,958	0									end of 10
63,275	end of 11	692,117	0									end of 11
65,825	end of 12	712,880	0									end of 12
68,036	end of 13	734,267	0									end of 13
70,659	end of 14	756,295	0									end of 14
72,850	end of 15	778,983	0									end of 15
75,000	end of 16	802,353	0									end of 16
			0									

Orange backgrounds indicate hypothetical returns

SIPS Subordinated Planning System

PRIVACY POLICY TERMS OF USE

Step 5: RMD Option: Whichever title is in the Yellow box is the RMD that is displayed. If you need to change the RMD, click on the green button above the Yellow box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD	net return	3.00 %										
REGULAR RMD	initial amount	500,000										
across all accounts	bonus %	0.00 %										
total RMD	w/bonus	500,000	Manage		Manage		Manage		Subtotal of account incomes	Manage		
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
47,667	end of 4	562,754	0									end of 4
49,772	end of 5	579,637	0									end of 5
51,949	end of 6	597,026	0									end of 6
53,962	end of 7	614,937	0									end of 7
56,273	end of 8	633,385	0									end of 8
58,652	end of 9	652,386	0									end of 9
61,097	end of 10	671,958	0									end of 10
63,275	end of 11	692,117	0									end of 11
65,825	end of 12	712,880	0									end of 12
68,036	end of 13	734,267	0									end of 13
70,659	end of 14	756,295	0									end of 14
72,850	end of 15	778,983	0									end of 15
75,000	end of 16	802,353	0									end of 16
			0									

Orange backgrounds indicate hypothetical returns

SIPS Subordinated Planning System

PRIVACY POLICY TERMS OF USE

Step 6: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to withdrawal the RMD from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Total required		Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD	REGULAR RMD	net return	3.00 %										
across all accounts		initial amount	500,000							Subtotal of account incomes	Manage		
		bonus % w/bonus	0.00 %								Inf Factor		
total RMD			500,000	Manage		Manage		Manage					
0		end of 1	515,000	0									end of 1
0		end of 2	530,450	0									end of 2
45,457		end of 3	546,364	0									end of 3
47,667		end of 4	562,754	0									end of 4
49,772		end of 5	579,637	0									end of 5
51,949		end of 6	597,026	0									end of 6
53,962		end of 7	614,937	0									end of 7
56,273		end of 8	633,385	0									end of 8
58,652		end of 9	652,386	0									end of 9
61,097		end of 10	671,958	0									end of 10
63,275		end of 11	692,117	0									end of 11
65,825		end of 12	712,880	0									end of 12
68,036		end of 13	734,267	0									end of 13
70,659		end of 14	756,295	0									end of 14
72,850		end of 15	778,983	0									end of 15
75,000		end of 16	802,353	0									end of 16
			0										

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option A: Pick Years:

Step 7: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: [Set](#)

Risk level:

Account owner:

Account type:

Add an income rider:

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 8: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to be added to.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level

Account owner

Account type

Add an income rider

Based on: age Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 9: Add Income: Click on the green Pick Years button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level

Account owner

Account type

Add an income rider

Based on: age Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
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22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 10: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

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

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- ☐ Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- ☐ Annual fixed withdrawal [Input]
- ☐ Annual percentage withdrawal 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 [Input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	RMD	
2	RMD	
3	RMD	
4	RMD	
5	RMD	
6	RMD	
7		
8		
9		
10		
11		
12		
13		
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20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

Step 11: Save: Click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

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

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- ☐ Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- ☐ Annual fixed withdrawal [Input]
- ☐ Annual percentage withdrawal 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 [Input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

Step 12: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

Structured Income Planning

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

Scenario: _____

Planning Horizon: 16 years

Total required		Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD													
REGULAR RMD across all accounts		net return	3.00 %										
		initial amount	500,000										
		bonus % w/bonus	0.00 %										
			500,000										
total RMD													
0	end of 1		515,000	0									end of 1
0	end of 2		530,450	0									end of 2
45,457	end of 3		526,346	20,017									end of 3
47,567	end of 4		521,496	20,641									end of 4
49,796	end of 5		515,942	21,199									end of 5
52,027	end of 6		509,650	21,770									end of 6
54,128	end of 7		524,940	0									end of 7
56,567	end of 8		540,688	0									end of 8
59,092	end of 9		556,908	0									end of 9
61,699	end of 10		573,616	0									end of 10
64,057	end of 11		590,824	0									end of 11
66,811	end of 12		608,549	0									end of 12
69,244	end of 13		626,805	0									end of 13
72,123	end of 14		645,609	0									end of 14
74,590	end of 15		664,978	0									end of 15
77,045	end of 16		684,927	0									end of 16
				83,627									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option B: Start Years for the Rest of the Plan:

Step 13: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

Account description: _____

Optional account company: _____

Other: _____

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: _____

Risk level: _____

Account owner: _____

Account type: _____

Add an income rider: _____

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

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: Year: In the Income data table select which year you would like to start the years for the rest of the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level

Account owner

Account type

Add an income rider

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

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 15: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Select]

Risk level

Account owner

Account type

Add an income rider

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

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 16: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

Step 17: Save: Click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA (1)

Initial account balance: \$600,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY | TERMS OF USE

Step 18: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

Structured Income Planning

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

Scenario: _____

Planning Horizon: 16 years

Total required		Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD													
REGULAR RMD across all accounts		net return			6.00 %	Steve IRA							
		initial amount			0.00 %	Steve inc							
		bonus % w/bonus			0.00 %	Steve inc							
total RMD													
0		end of 1			636,000	0							end of 1
45,457		end of 2			674,160	0							end of 2
48,452		end of 3			689,169	25,440							end of 3
51,473		end of 4			703,493	27,026							end of 4
		end of 5			717,106	28,597							end of 5
54,715		end of 6			729,874	30,258							end of 6
57,943		end of 7			741,794	31,872							end of 7
61,670		end of 8			752,584	33,718							end of 8
65,686		end of 9			762,072	35,667							end of 9
70,023		end of 10			770,070	37,726							end of 10
74,331		end of 11			776,579	39,694							end of 11
79,389		end of 12			781,197	41,977							end of 12
84,411		end of 13			783,933	44,135							end of 13
90,369		end of 14			784,306	46,663							end of 14
96,288		end of 15			782,346	49,019							end of 15
102,719		end of 16			777,816	51,470							end of 16
						523,264							

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option C: Start Years for X Years:

Step 19: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: _____

Optional account company: _____

Other: _____

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: ☐

Years deferred: 0

Asset plan allocation: _____

Risk level: _____

Account owner: _____

Account type: _____

Add an income rider: ☐

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

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(e)

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		
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24		

Note that entered values WILL NOT roll down to following years when blank1

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 20: Year: In the Income data table select which year you would like to start the monetary addition.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on: ☒ age ☐ Client's age ☐ Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 21: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount to be distributed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account Years deferred: 0

Asset plan allocation: [Select]

Risk level: [Select]

Account owner: [Select]

Account type: [Select]

Add an income rider

Based on: ☒ age ☐ Client's age ☐ Joint

Select income rider: [Select]

Number of months of payout in first year: 12.0

Enter manual payout: ☐

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

8

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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18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 22: Start Years for X Years: Click on the green button Start Years for X Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Sel

Risk level

Account owner

Account type

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

8

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 23: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Sel

Risk level

Account owner

Account type

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☒ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Note that entered values WILL NOT roll down to following years when blank1

PRIVACY POLICY TERMS OF USE

Step 24: Save: Once done click on the green Save button underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider:

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY | TERMS OF USE

Step 25: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

		401(k)		IRA (1)		Bnfl IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income					
View Beneficial RMD	net return	3.00 %	Steve IRA									
REGULAR RMD	initial amount	500,000										
across all accounts	bonus %	0.00 %	Steve inc									
Steve	w/bonus	500,000										
total RMD												
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

Step 26: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

		401(k)		IRA (1)		Bnft IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
Total required		Account	Income	Account	Income	Account	Income					
View Beneficial RMD												
REGULAR RMD	net return	3.00 %	Steve IRA									
across all accounts	initial amount	500,000										
Steve	bonus %	0.00 %	Steve inc									
total RMD	w/bonus	500,000	Manage									
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 27: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

		401(k)		IRA (1)		Bnft IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
Total required		Account	Income	Account	Income	Account	Income					
View Beneficial RMD												
REGULAR RMD	net return	3.00 %	Steve IRA									
across all accounts	initial amount	500,000										
Steve	bonus %	0.00 %	Steve inc									
total RMD	w/bonus	500,000	Manage									
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	556,761	22,876									end of 5
57,371	end of 6	549,972	23,492									end of 6
61,183	end of 7	542,454	24,016									end of 7
65,665	end of 8	534,071	24,657									end of 8
70,634	end of 9	524,782	25,311									end of 9
76,162	end of 10	514,546	25,979									end of 10
81,910	end of 11	503,459	26,523									end of 11
88,780	end of 12	491,349	27,214									end of 12
95,970	end of 13	506,090	0									end of 13
106,300	end of 14	521,272	0									end of 14
117,363	end of 15	536,910	0									end of 15
129,924	end of 16	553,018	0									end of 16
			200,069									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 28: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount											
bonus %											
w/bonus											
end of 1											end of 1
end of 2											end of 2
end of 3											end of 3
end of 4											end of 4
end of 5											end of 5
end of 6											end of 6
end of 7											end of 7
end of 8											end of 8
end of 9											end of 9
end of 10											end of 10
end of 11											end of 11
end of 12											end of 12
end of 13											end of 13
end of 14											end of 14
end of 15											end of 15
end of 16											end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 29: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | [SIGN OUT](#)

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount											
bonus %											
w/bonus											
end of 1											end of 1
end of 2											end of 2
end of 3											end of 3
end of 4											end of 4
end of 5											end of 5
end of 6											end of 6
end of 7											end of 7
end of 8											end of 8
end of 9											end of 9
end of 10											end of 10
end of 11											end of 11
end of 12											end of 12
end of 13											end of 13
end of 14											end of 14
end of 15											end of 15
end of 16											end of 16

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.