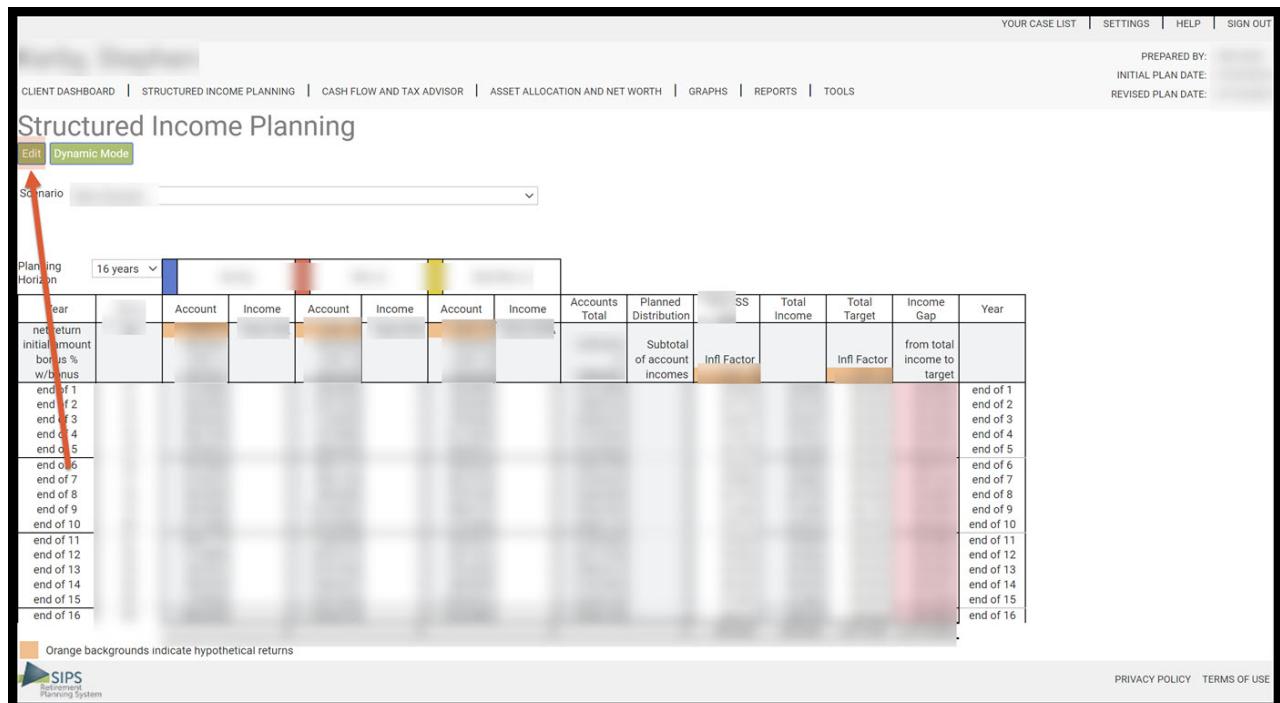


Required Minimum Distribution (RMD)

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 shows the 'STRUCTURED INCOME PLANNING' section of a financial planning software. At the top, there are tabs for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING' (which is active), 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHs', 'REPORTS', and 'TOOLS'. On the right, there are links for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the tabs, the title 'Structured Income Planning' is displayed, with 'Edit' and 'Dynamic Mode' buttons. A red arrow points to the 'Edit' button. The main area is a grid-based planning tool. The columns are labeled: 'Year', 'Account', 'Income', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Total Target', 'Income Gap', and 'Year'. The rows represent a 16-year planning horizon, with specific years labeled from 'end of 1' to 'end of 16'. The background colors of the cells indicate different types of data: orange for hypothetical returns and grey for other information. A note at the bottom left states '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.

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: New Scenario

Planning Horizon

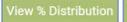
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Total Target	Income Gap	Year
net return initial amount bonus % w/bonus							Subtotal of account incomes				from total income to target		
end of 1												end of 1	
end of 2												end of 2	
end 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	

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       

Account and Income Grouping

Accounts

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

Incomes

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

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

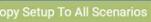
Group Setup

Accounts

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

Incomes

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

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Total required		Year	401(k)						Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD			Account	Income	Account	Income	Account	Income					
REGULAR RMD across all accounts		initial amount	500,000	0	0	0	0		Subtotal of account incomes	Manage Infl Factor			
		bonus % w/bonus	0.00 %	500,000	0	0	0						
total RMD			500,000	0	0	0	0						
0	0	end of 1	515,000	0	0	0	0					end of 1	
45,457	47,667	end of 2	530,450	0	0	0	0					end of 2	
49,772	51,949	end of 3	546,364	0	0	0	0					end of 3	
51,949	53,962	end of 4	562,754	0	0	0	0					end of 4	
53,962	56,273	end of 5	579,637	0	0	0	0					end of 5	
56,273	58,652	end of 6	597,026	0	0	0	0					end of 6	
58,652	61,097	end of 7	614,937	0	0	0	0					end of 7	
61,097	63,275	end of 8	633,385	0	0	0	0					end of 8	
63,275	65,825	end of 9	652,386	0	0	0	0					end of 9	
65,825	68,036	end of 10	671,958	0	0	0	0					end of 10	
68,036	70,659	end of 11	692,117	0	0	0	0					end of 11	
70,659	72,850	end of 12	712,880	0	0	0	0					end of 12	
72,850	75,000	end of 13	734,267	0	0	0	0					end of 13	
75,000	75,000	end of 14	756,295	0	0	0	0					end of 14	
75,000	75,000	end of 15	778,983	0	0	0	0					end of 15	
75,000	75,000	end of 16	802,353	0	0	0	0					end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Total required		Year	401(k)						Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD			Account	Income	Account	Income	Account	Income					
REGULAR RMD across all accounts		initial amount	500,000	0	0	0	0		Subtotal of account incomes	Manage Infl Factor			
		bonus % w/bonus	0.00 %	500,000	0	0	0						
total RMD			500,000	0	0	0	0						
0	0	end of 1	515,000	0	0	0	0					end of 1	
45,457	47,667	end of 2	530,450	0	0	0	0					end of 2	
49,772	51,949	end of 3	546,364	0	0	0	0					end of 3	
51,949	53,962	end of 4	562,754	0	0	0	0					end of 4	
53,962	56,273	end of 5	579,637	0	0	0	0					end of 5	
56,273	58,652	end of 6	597,026	0	0	0	0					end of 6	
58,652	61,097	end of 7	614,937	0	0	0	0					end of 7	
61,097	63,275	end of 8	633,385	0	0	0	0					end of 8	
63,275	65,825	end of 9	652,386	0	0	0	0					end of 9	
65,825	68,036	end of 10	671,958	0	0	0	0					end of 10	
68,036	70,659	end of 11	692,117	0	0	0	0					end of 11	
70,659	72,850	end of 12	712,880	0	0	0	0					end of 12	
72,850	75,000	end of 13	734,267	0	0	0	0					end of 13	
75,000	75,000	end of 14	756,295	0	0	0	0					end of 14	
75,000	75,000	end of 15	778,983	0	0	0	0					end of 15	
75,000	75,000	end of 16	802,353	0	0	0	0					end of 16	

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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 withdraw the RMD from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario:

Planning Horizon		401(k)											
Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
View Beneficial RMD									Subtotal of account incomes	Manage Init Factor			
REGULAR RMD across all accounts													
net return		3.00 %											
initial amount		500,000											
bonus %		0.00 %											
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		
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)	Structured Income Type	Income Data
Initial account balance: \$500,000	Income Riders	Year Income Variable
Hypothetical return: 3.0 %	<input type="radio"/> Start payout from income rider	1
Bonus: 0.0 %	<input type="radio"/> Annuitize (for years certain) 1.0 %	2
Optional	<input type="radio"/> Liquidate account (in so many years)	3
Account description:	<input type="radio"/> Start year for rest of plan	4
Optional account company:	<input type="radio"/> Start year for X years 0	5
Other:	<input type="radio"/> Pick year(s) to remove	6
Tax calculation option: Tax Income Distributions (Qualified)	<input type="radio"/> Remove year to end of plan	7
Add money later - deferred account	<input type="radio"/> Reset all years	8
Years deferred: 0		9
Asset plan allocation: <input type="radio"/> Required minimum distribution (RMD)		10
Risk level:		11
Account owner:		12
Account type:		13
Add an income rider		14
Based on: <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		15
Select income rider:		16
Number of months of payout in first year: 12.0		17
Enter manual payout: <input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		19
Orange backgrounds indicate hypothetical returns		20
SIPS Retirement Planning System		21

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

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.

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$500,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	3.0 %	<input type="radio"/> Start payout from income rider	OR	2
Bonus	0.0 %	<input type="radio"/> Liquidate or annuitize	Start year for rest of plan	3
Optional		<input type="radio"/> Annuitize (for years certain) 1.0 %	OR	4
Account description		<input type="radio"/> Liquidate account (in so many years)	Start year for X years	5
Optional account company			Pick year(s) to remove	6
Other			Remove year to end of plan	7
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Reset all years	8
Add money later - deferred account		<input type="radio"/> Annual fixed withdrawal		9
Years deferred	0	<input type="radio"/> Annual percentage withdrawal 0.0 %		10
Asset plan allocation		<input checked="" type="radio"/> Required minimum distribution (RMD)		11
Risk level		<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)		12
Account owner				13
Account type				14
Add an income rider				15
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint				16
Select income rider				17
Number of months of payout in first year	12.0			18
Enter manual payout				19
		Annual Savings		20
		<input type="radio"/> Annual fixed savings		21
Note that entered values WILL NOT roll down to following years when blank!				
PRIVACY POLICY TERMS OF USE				

SIPS Retirement Planning System

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

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$500,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	3.0 %	<input type="radio"/> Start payout from income rider	OR	2
Bonus	0.0 %	<input type="radio"/> Liquidate or annuitize	Start year for rest of plan	3
Optional		<input type="radio"/> Annuitize (for years certain) 1.0 %	OR	4
Account description		<input type="radio"/> Liquidate account (in so many years)	Start year for X years	5
Optional account company			Pick year(s) to remove	6
Other			Remove year to end of plan	7
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Reset all years	8
Add money later - deferred account		<input type="radio"/> Annual fixed withdrawal		9
Years deferred	0	<input type="radio"/> Annual percentage withdrawal 0.0 %		10
Asset plan allocation		<input checked="" type="radio"/> Required minimum distribution (RMD)		11
Risk level		<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)		12
Account owner				13
Account type				14
Add an income rider				15
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint				16
Select income rider				17
Number of months of payout in first year	12.0			18
Enter manual payout				19
		Annual Savings		20
		<input type="radio"/> Annual fixed savings		21
Note that entered values WILL NOT roll down to following years when blank!				
PRIVACY POLICY TERMS OF USE				

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Income Data

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Income Data

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
Total required		401(k)										
View Beneficial RMD												
REGULAR RMD												
across all accounts												
net return												
initial amount												
bonus %												
w/bonus												
500,000												
0.00 %												
500,000												
Manage												
Subtotal of account incomes												
Manage Inf Factor												
0	end of 1	515,000	0	Manage		Manage						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
47,667	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	605,549	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 Systems

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:

Structured Income Type

- Income Riders: Start payout from income rider
- Withdrawals: Annual fixed withdrawal Annual percentage withdrawal %
- Calculated Plan Withdrawals: Make-up total owners RMD from one account
- 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 blank!

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s) OR Start year for rest of plan

Start year for X years 0

Pick year(s) to remove Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s) OR Start year for rest of plan

Start year for X years 0

Pick year(s) to remove Remove year to end of plan

Reset all years

Income Data

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

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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

Income Data

Year	Income	Variable
1	RMD	
2	RMD	
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	

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

Income Data

Year	Income	Variable
1	RMD	
2	RMD	
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	

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years

Planning Horizon		IRA (1)									
Total required	Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
View Beneficial RMD								Manage Infl Factor			
REGULAR RMD across all accounts											
net return											
initial amount											
bonus %											
w/bonus											
total RMD											
0	end of 1	636,000	0							end of 1	
0	end of 2	674,160	0							end of 2	
45,457	end of 3	689,169	25,440							end of 3	
48,452	end of 4	703,493	27,026							end of 4	
51,473	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	
89,369	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:

Structured Income Type

Start payout from income rider

Required minimum distribution (RMD)

Start year for X years: 0

Start year for rest of plan

Liquidate or annuitize

Annuitize (for years certain): 1.0 %

Liquidate account (in so many years)

Annual fixed withdrawal:

Annual percentage withdrawal: 0.0 %

Beneficial IRA RMD (based on beneficiaries life)

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual fixed savings:

Income Data

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

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Request Additional Rider Remove Income Rider	
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)

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Request Additional Rider Remove Income Rider	
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)

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Required minimum distribution (RMD)

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 8

Pick year(s) to remove

Remove year to end of plan

Reset all years

Withdrawals

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		RMD
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

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	
Risk level	
Account owner	
Account type	
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Required minimum distribution (RMD)

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Withdrawals

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		RMD
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

SIPS Retirement Planning System

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

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	<input type="button" value="Sel"/>
Risk level	
Account owner	
Account type	
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider <input type="button" value="Sel"/>	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	

[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) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1		
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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18		
19		
20		
21		
22		
23		
24		

[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](#)

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.

STRUCTURED INCOME PLANNING

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)		Bnfl IRA (1)		Accounts Total	Planned Distribution	SS	Total Income	Year
Total required	Year	Account	Income	Account	Income	Account	Income					
View Beneficial RMD												
REGULAR RMD across all accounts	net return	3.00 %	Steve IRA									
	initial amount	500.000										
Steve total RMD	bonus % w/bonus	0.00 %	Steve inc									
		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	491.149	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 Structured Income Planning System

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario |

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

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario |

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

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: 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								Subtotal of account incomes	Infl Factor		
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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: 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								Subtotal of account incomes	Infl Factor		
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.