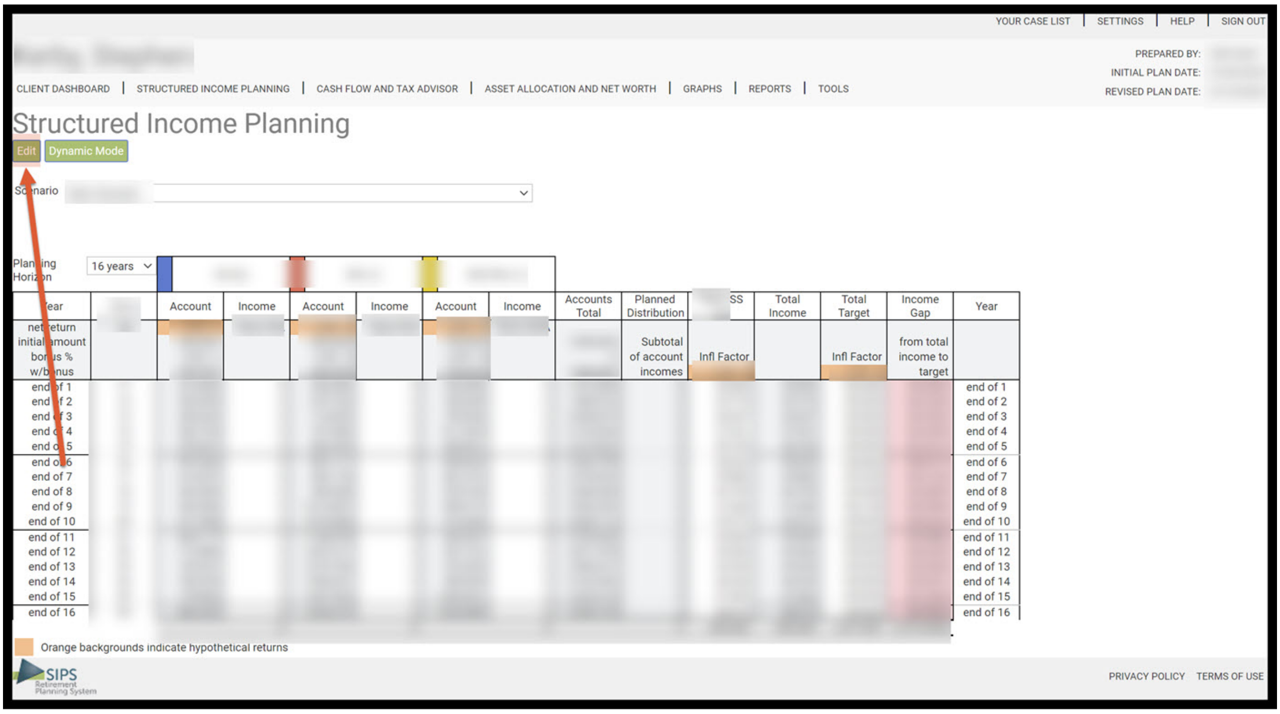
Required Minimum Distribution (RMD)

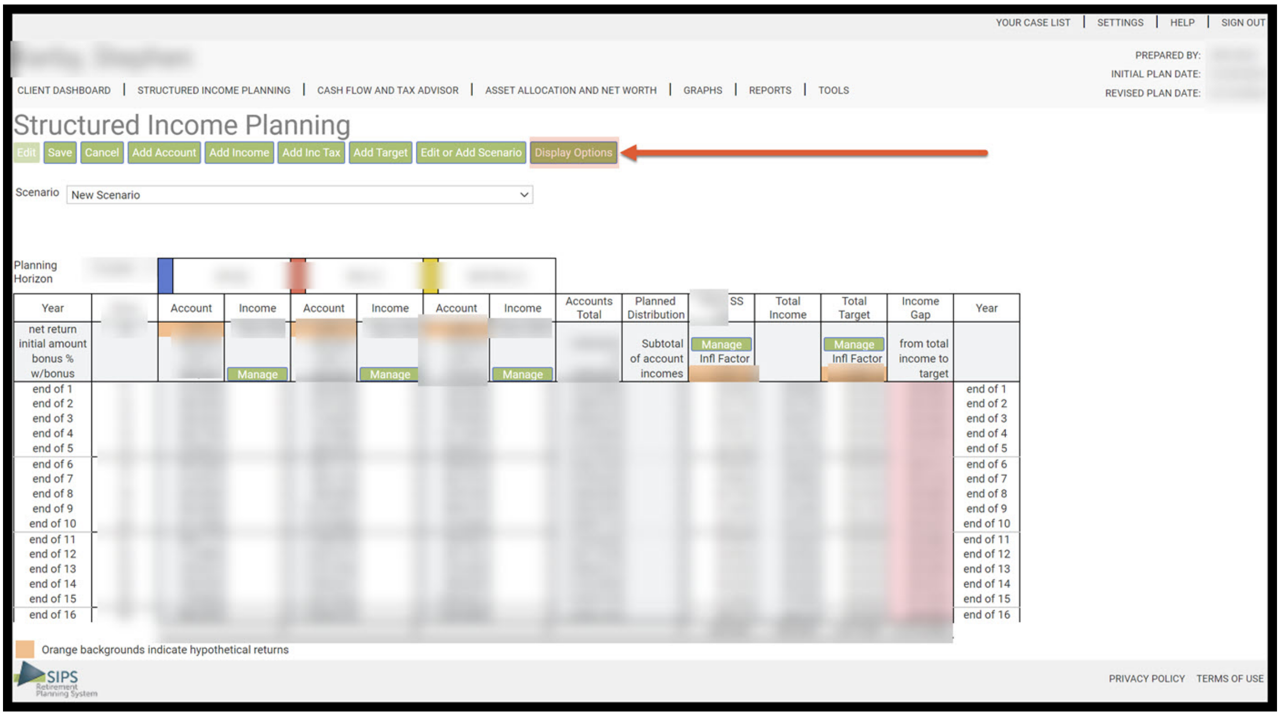
01/12/2026 10:36 am EST

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.

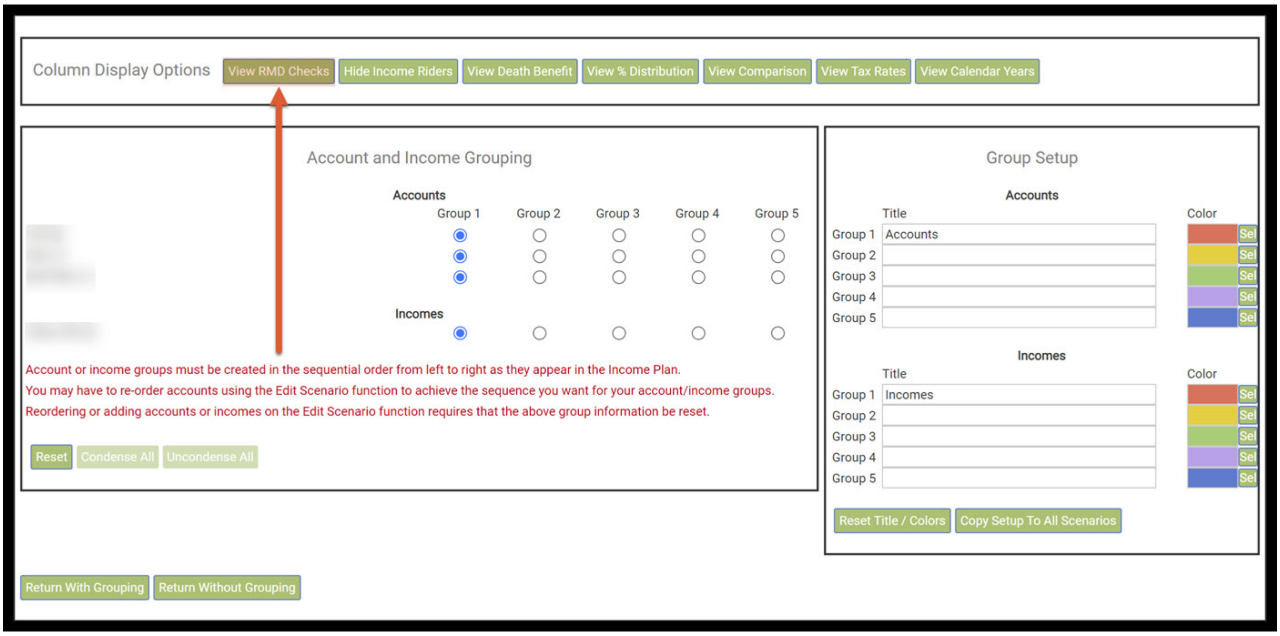
Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.



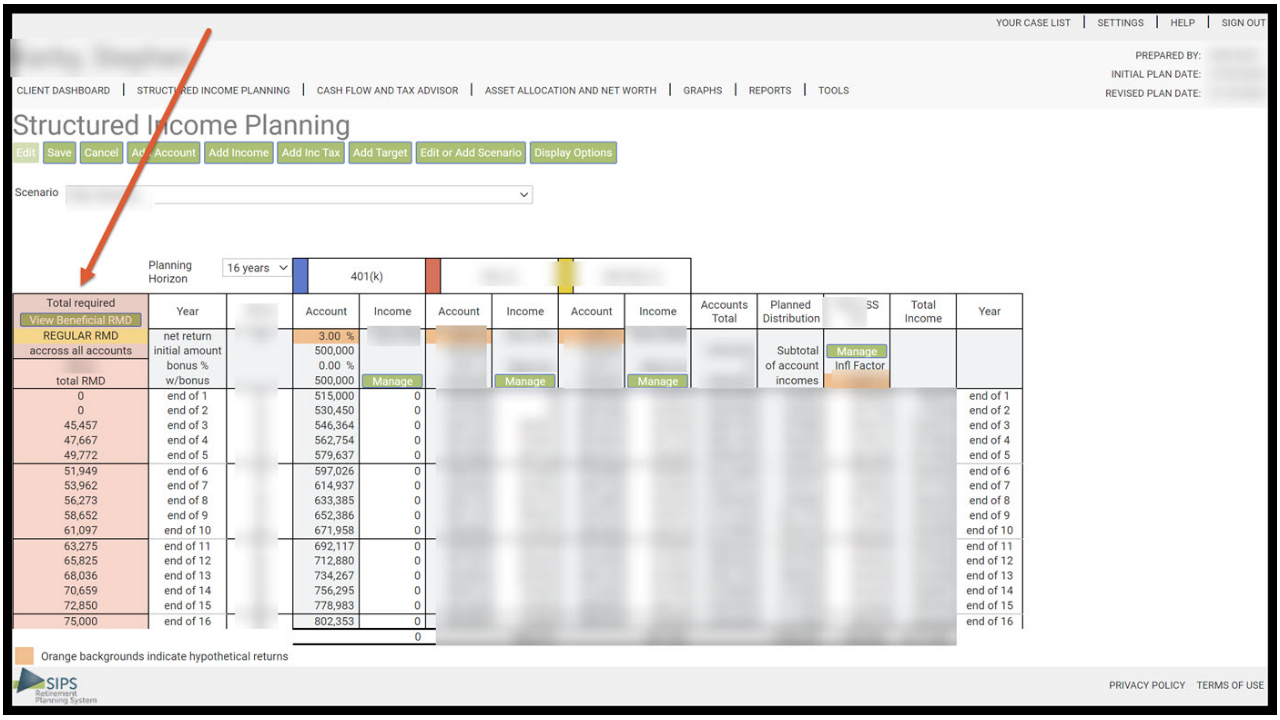
Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.



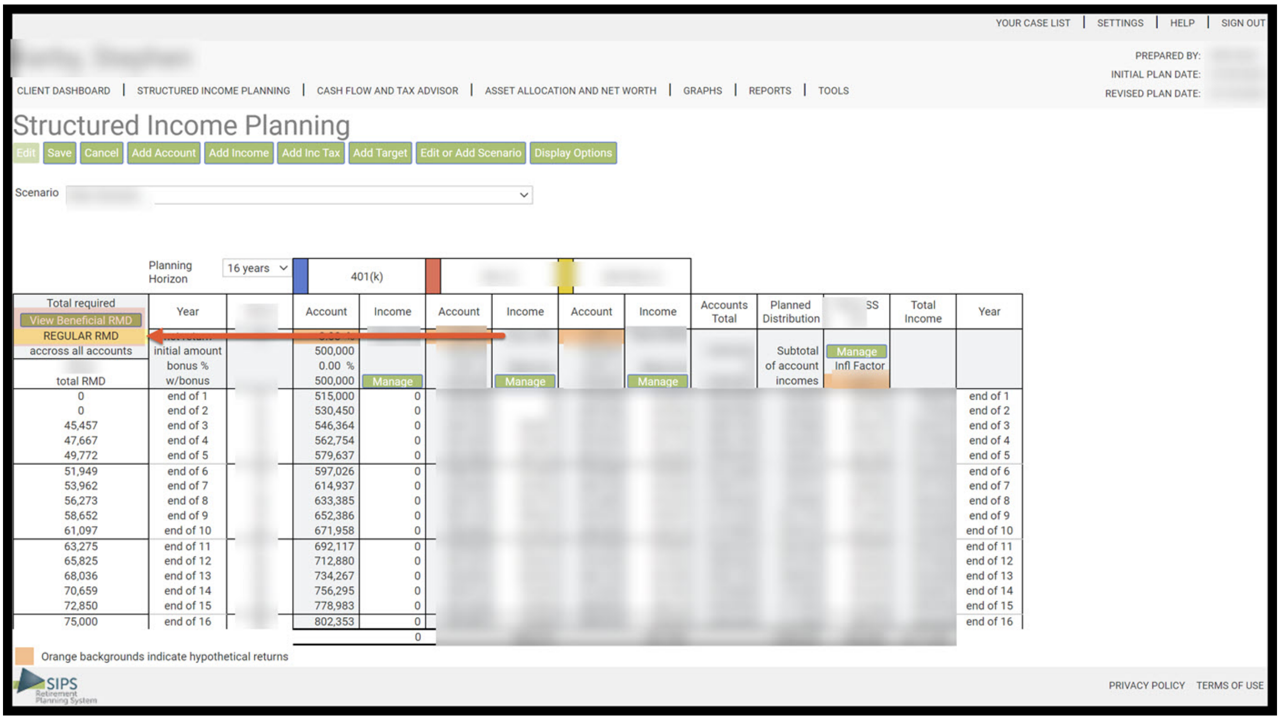
Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.



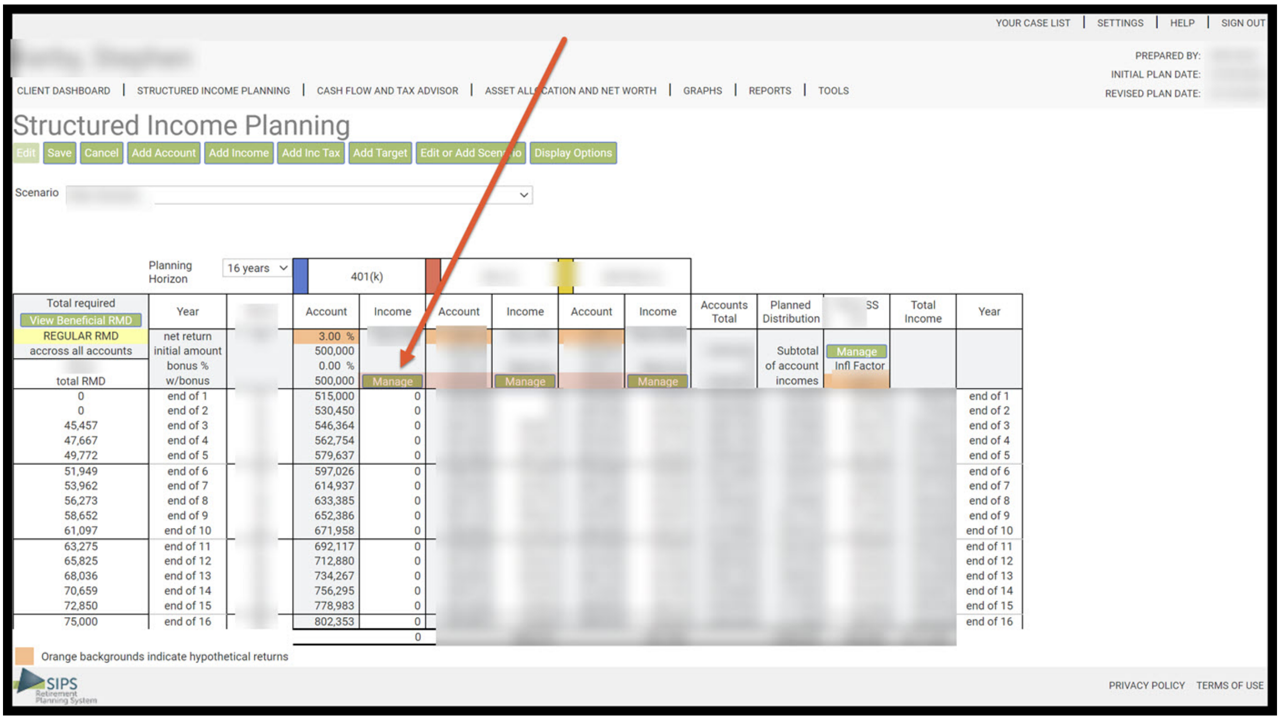
Step 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.



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.

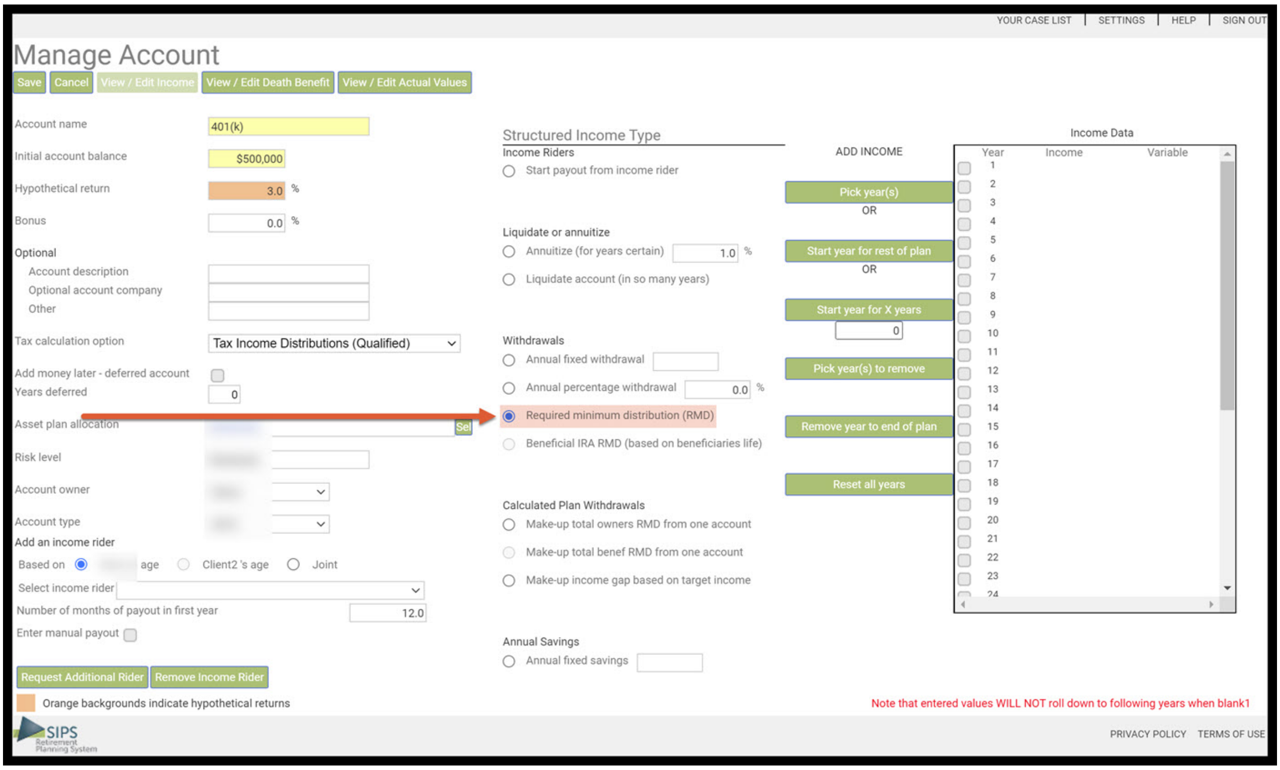


Step 6: Manage: Click on the green Manage button that is located in the incomes column for whichever account you would like to withdrawal the RMD from.

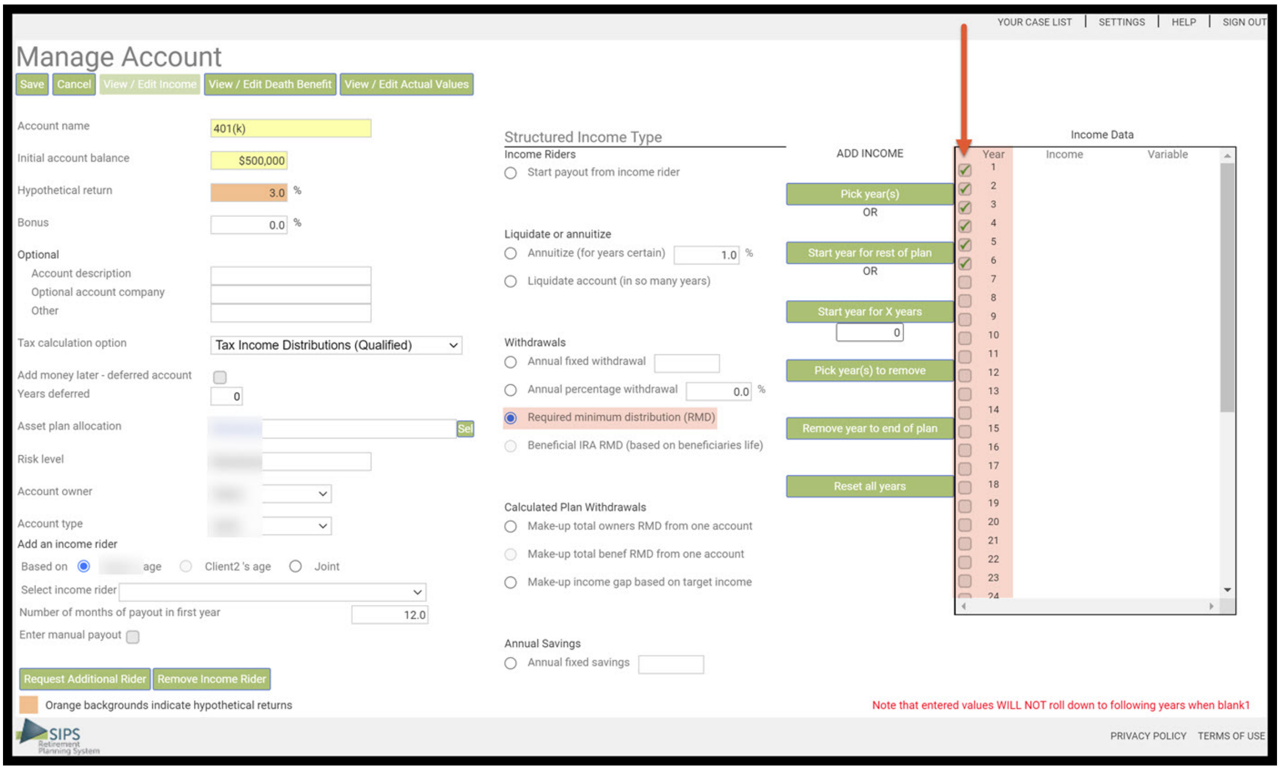


Option A: Pick Years:

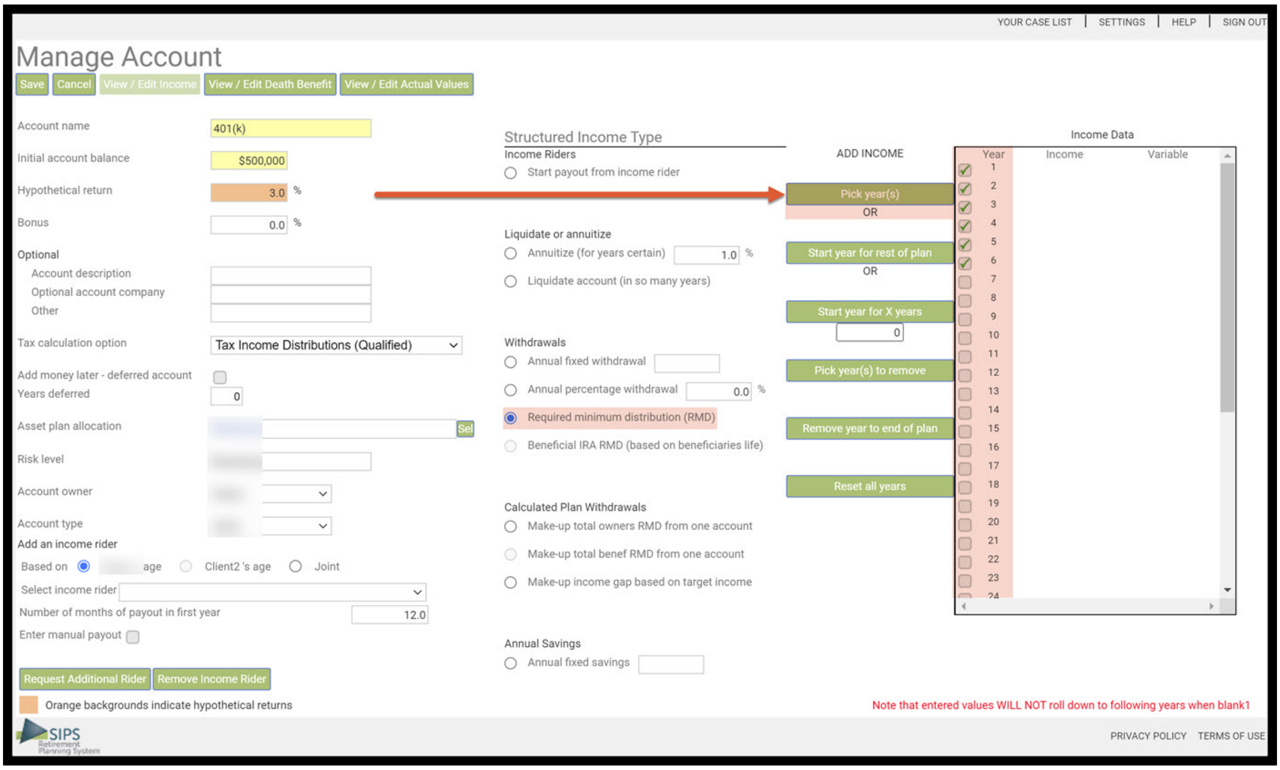
Step 7: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).



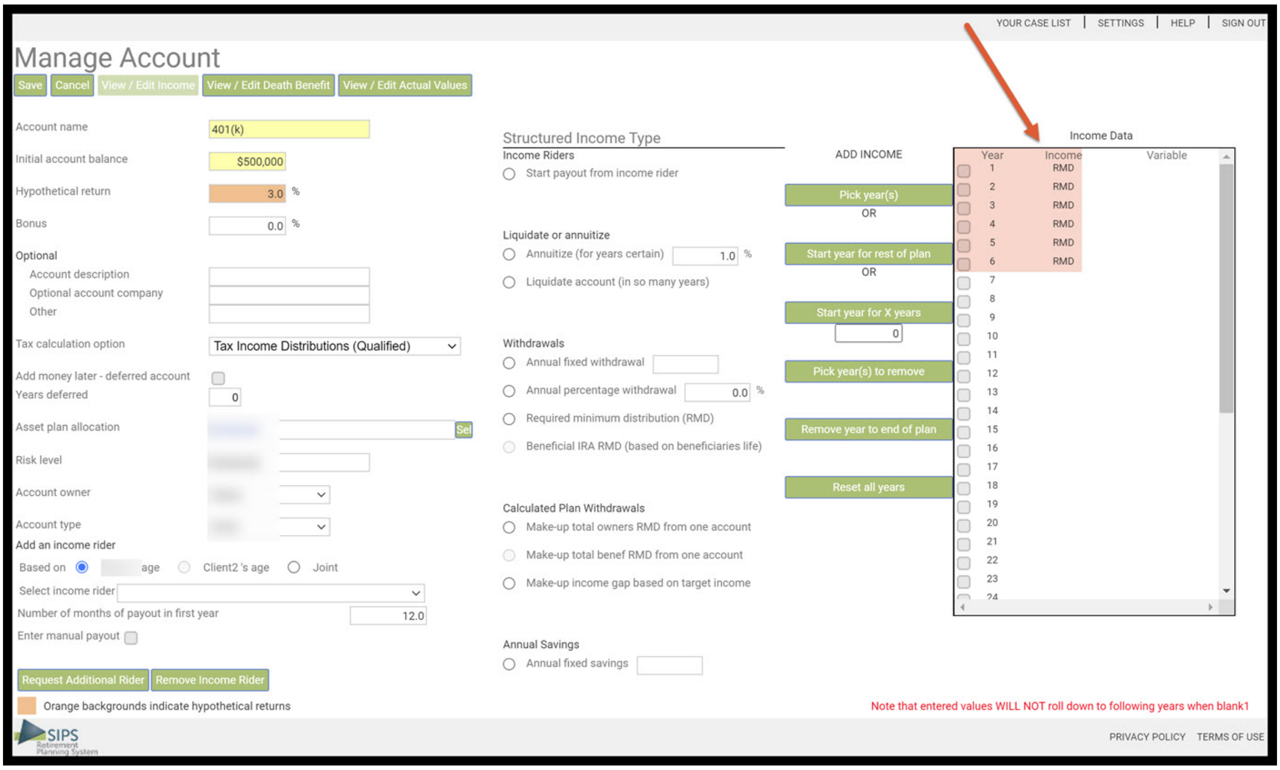
Step 8: Income Data: In the Income Data box click on the numerical year(s) that you would like the monetary addition to be added to.



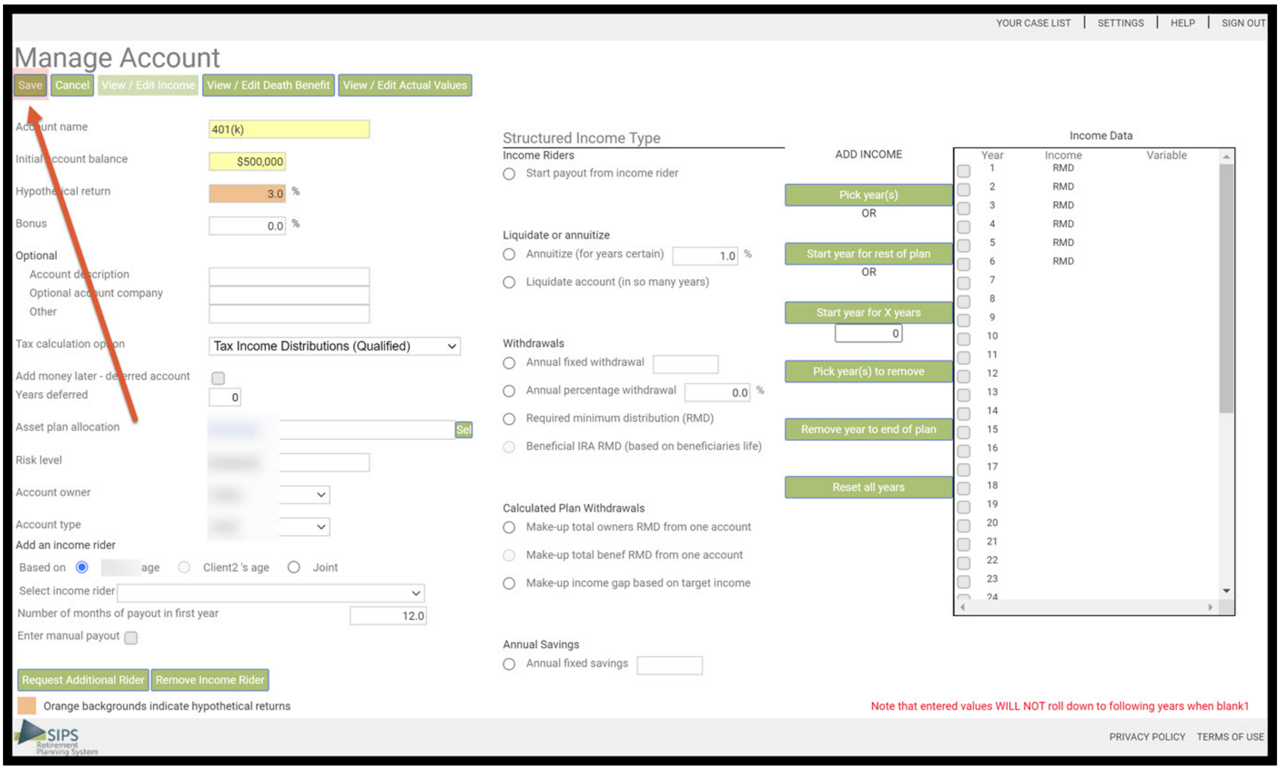
Step 9: Add Income: Click on the green Pick Years button.



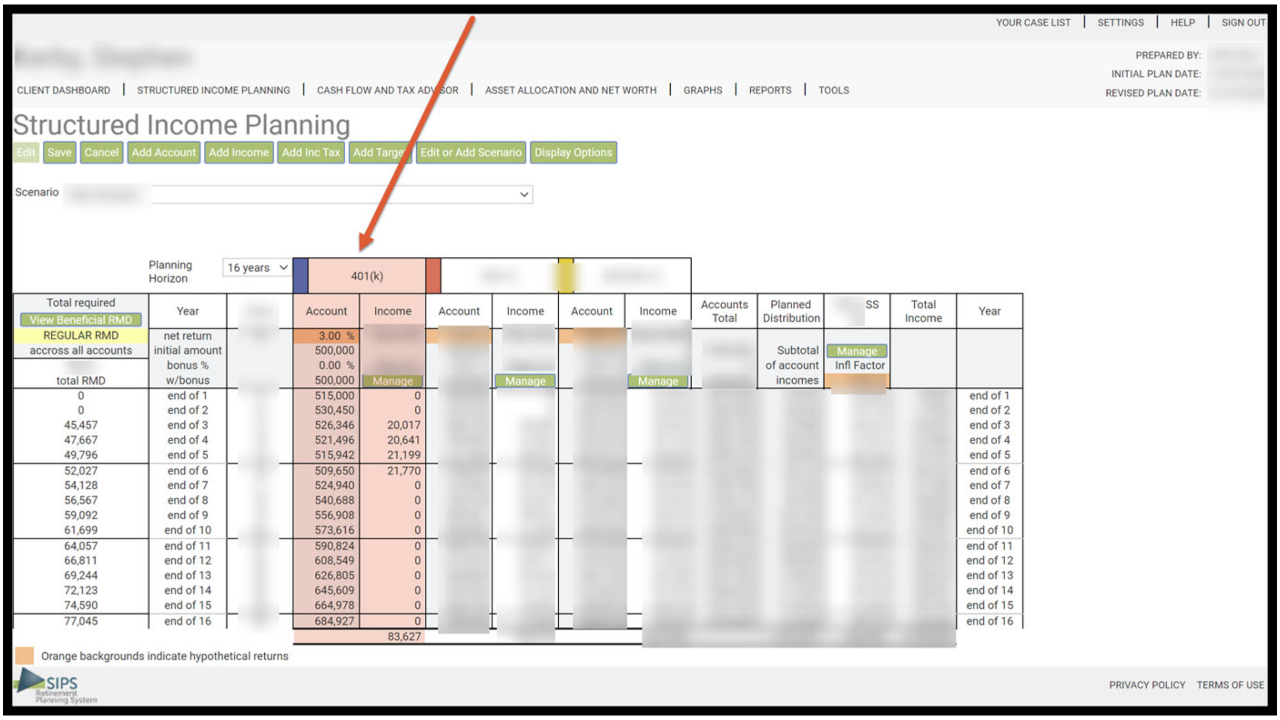
Step 10: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.



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

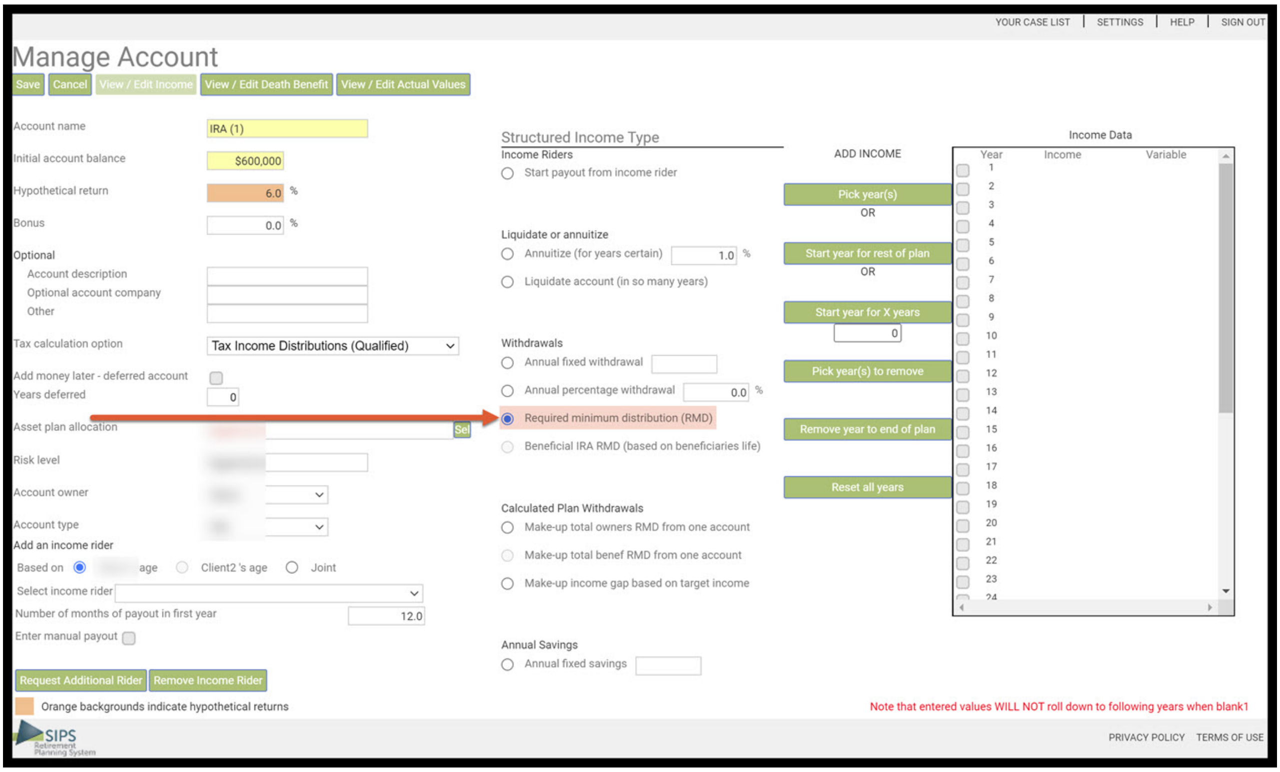


Step 12: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

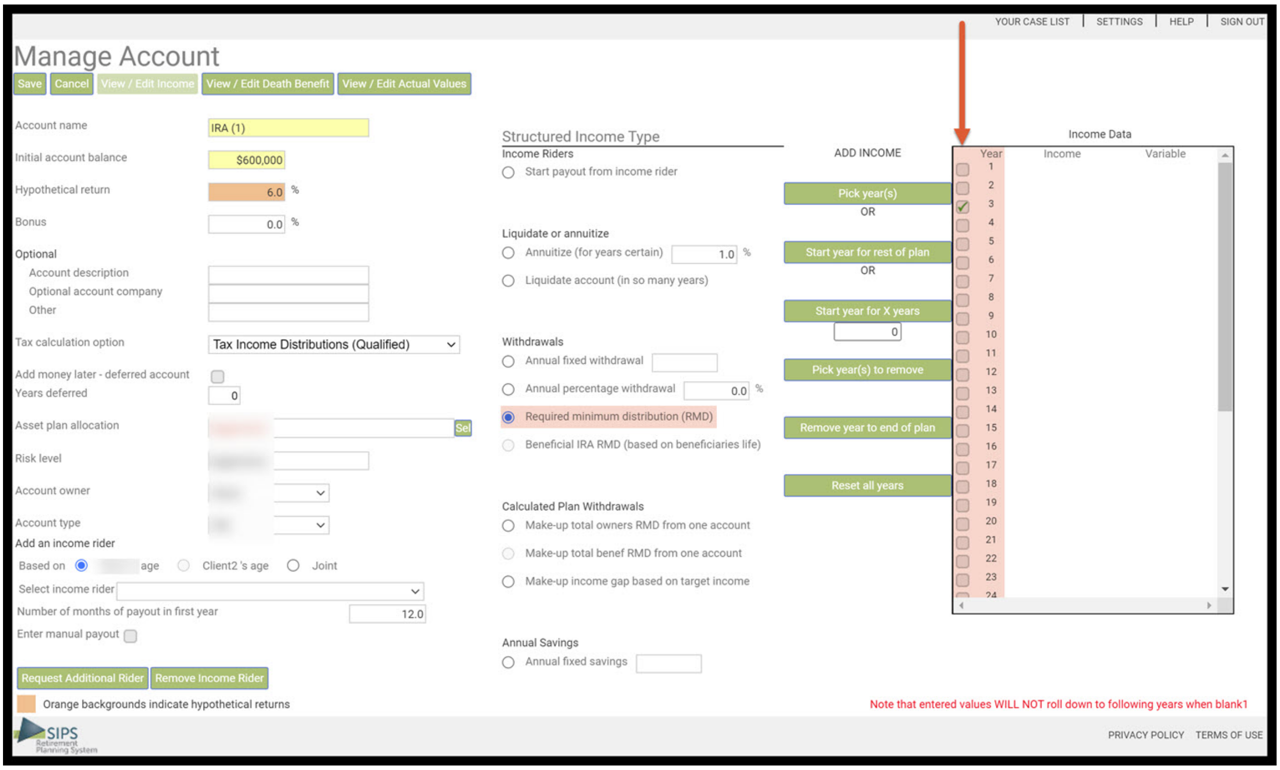


Option B: Start Years for the Rest of the Plan:

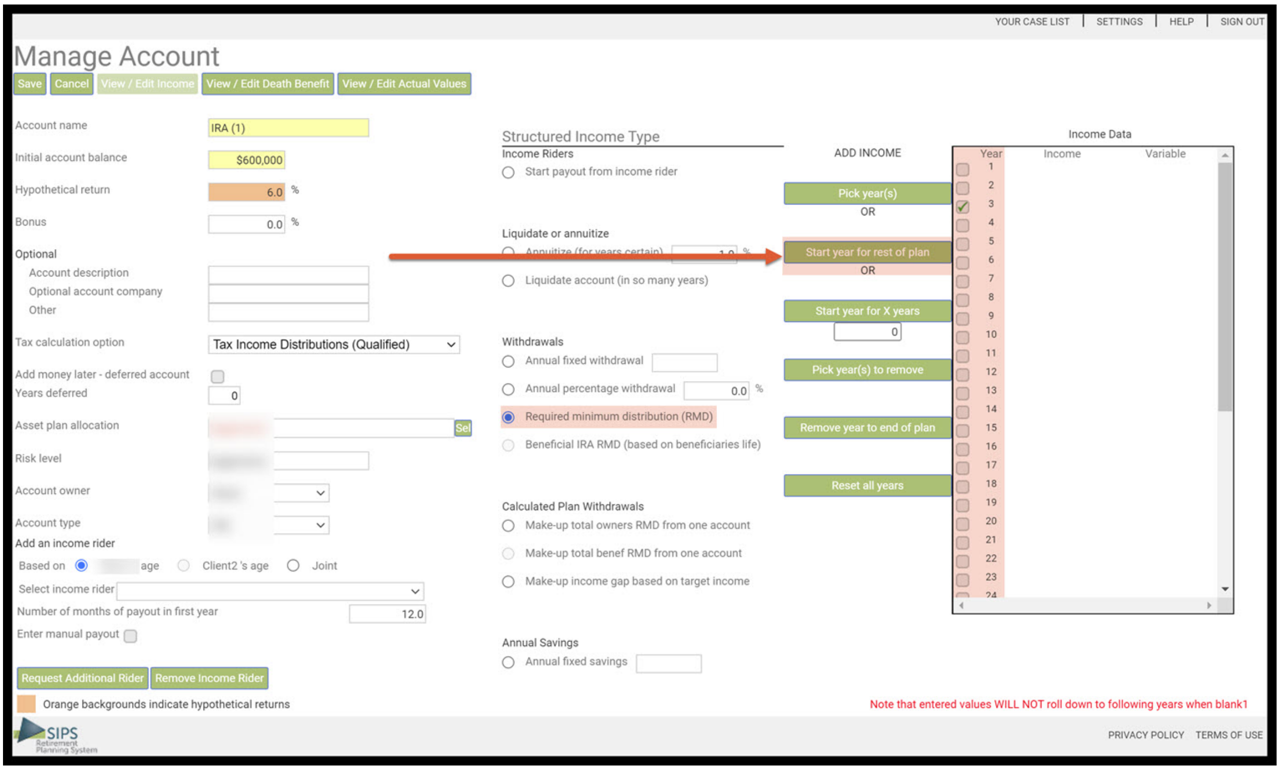
Step 13: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).



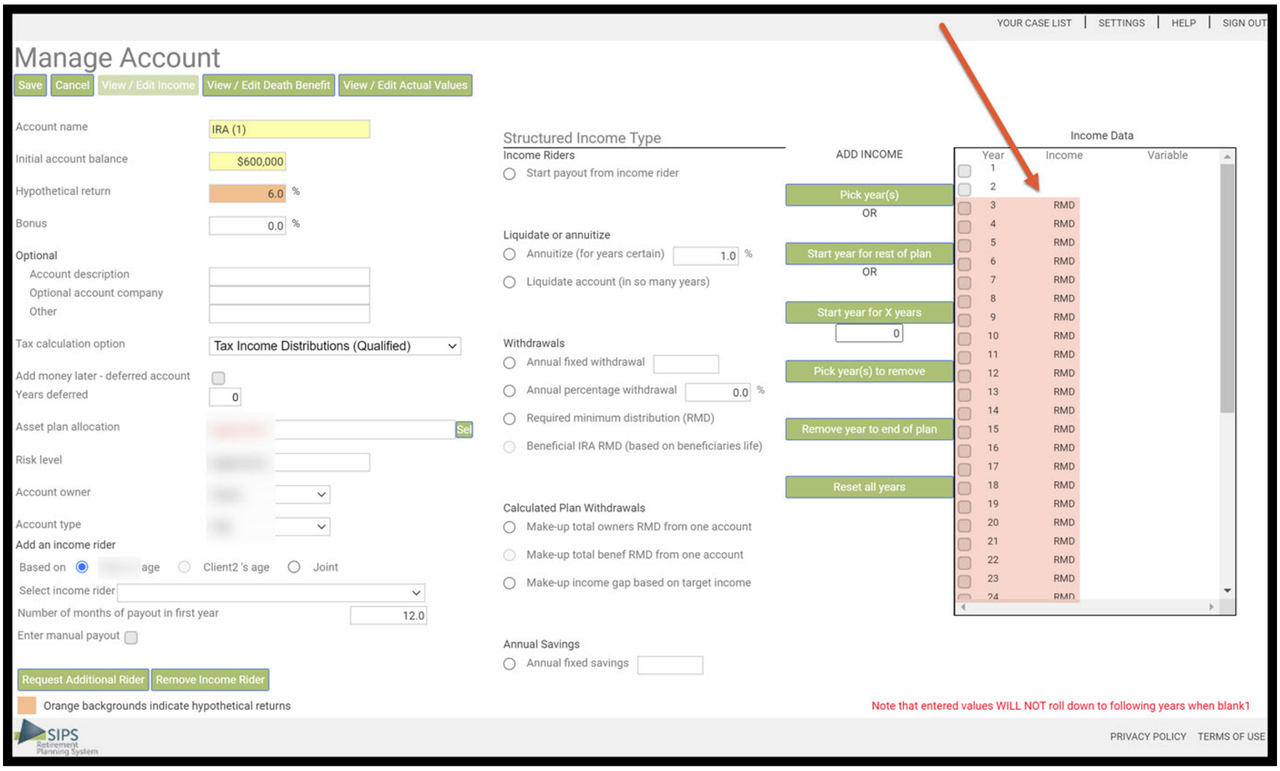
Step 14: Year: In the Income data table select which year you would like to start the years for the rest of the plan.



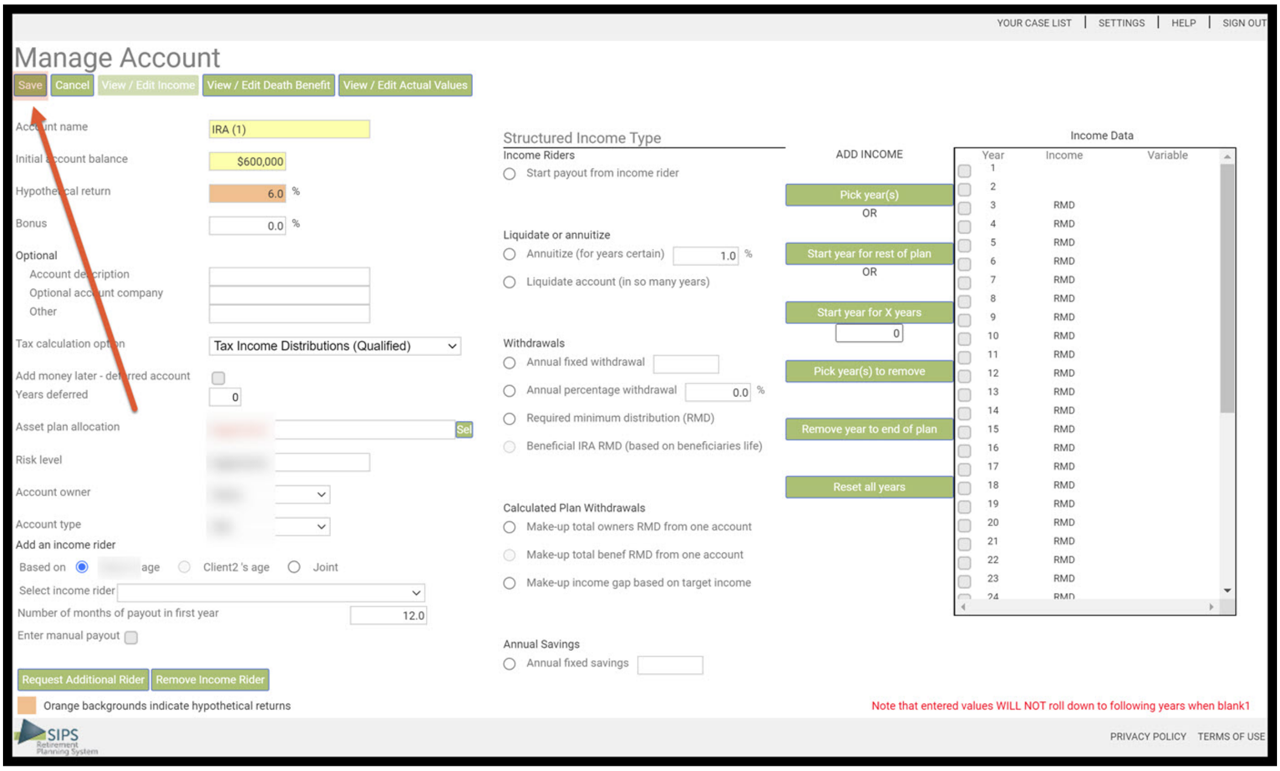
Step 15: Start Year for Rest of Plan: Click on the green button Start Year for Rest of Plan.



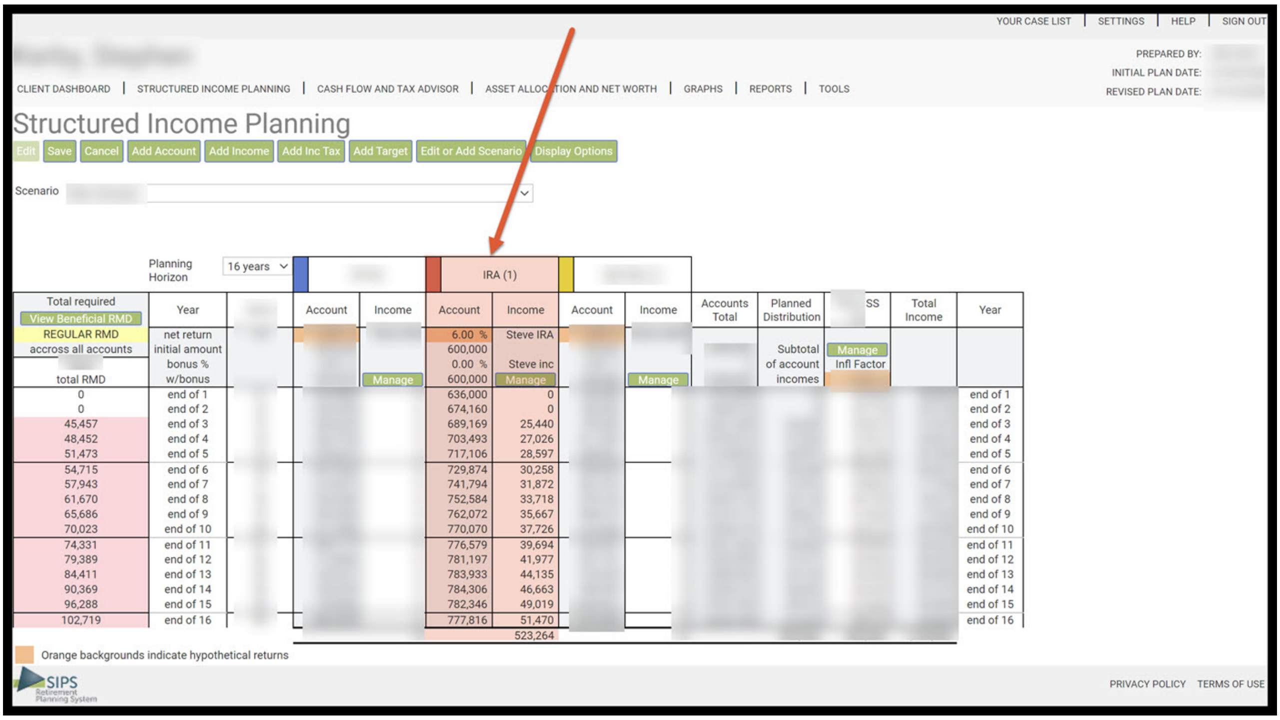
Step 16: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.



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

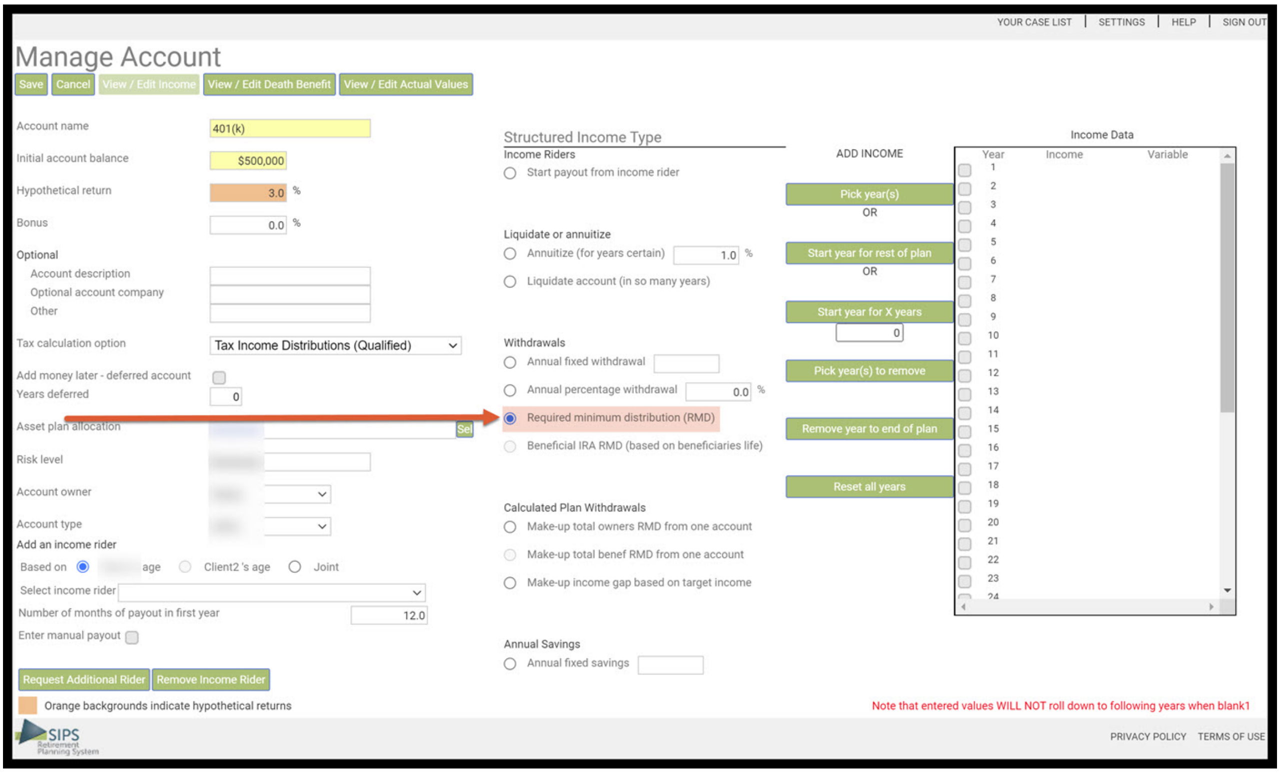


Step 18: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.

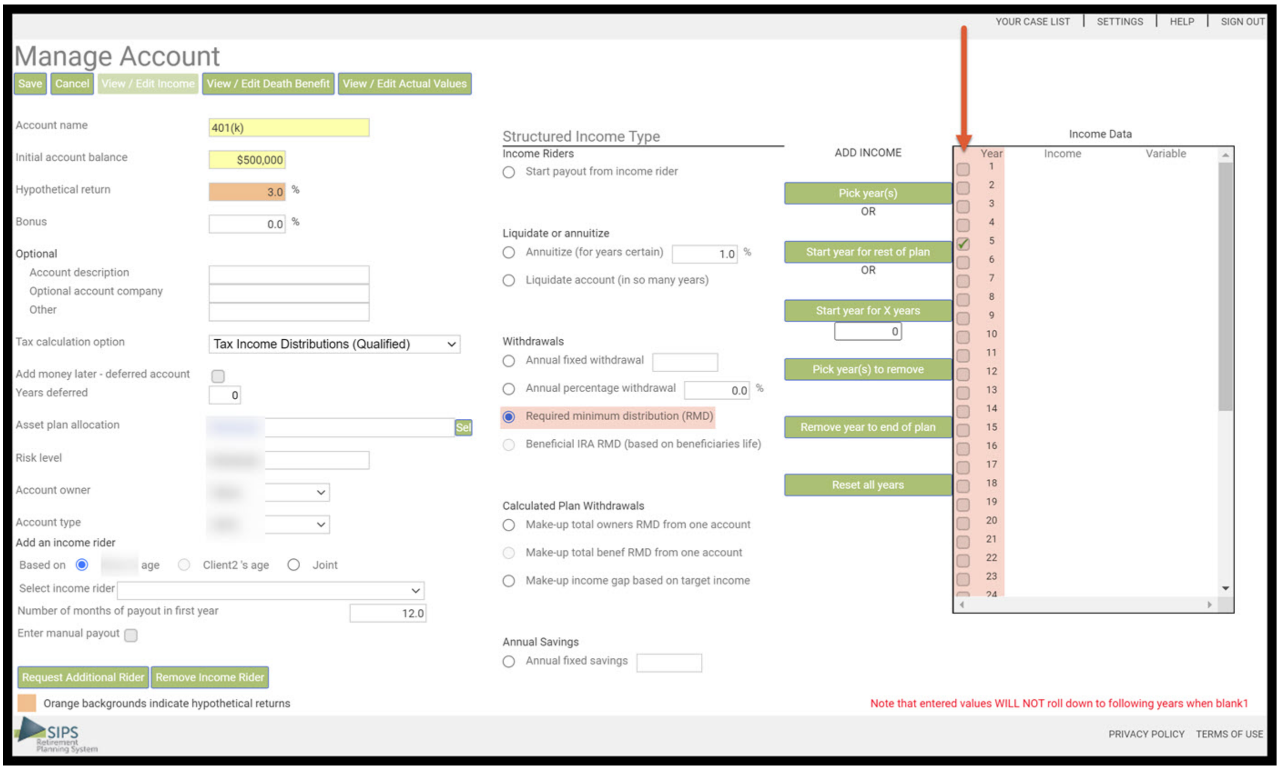


Option C: Start Years for X Years:

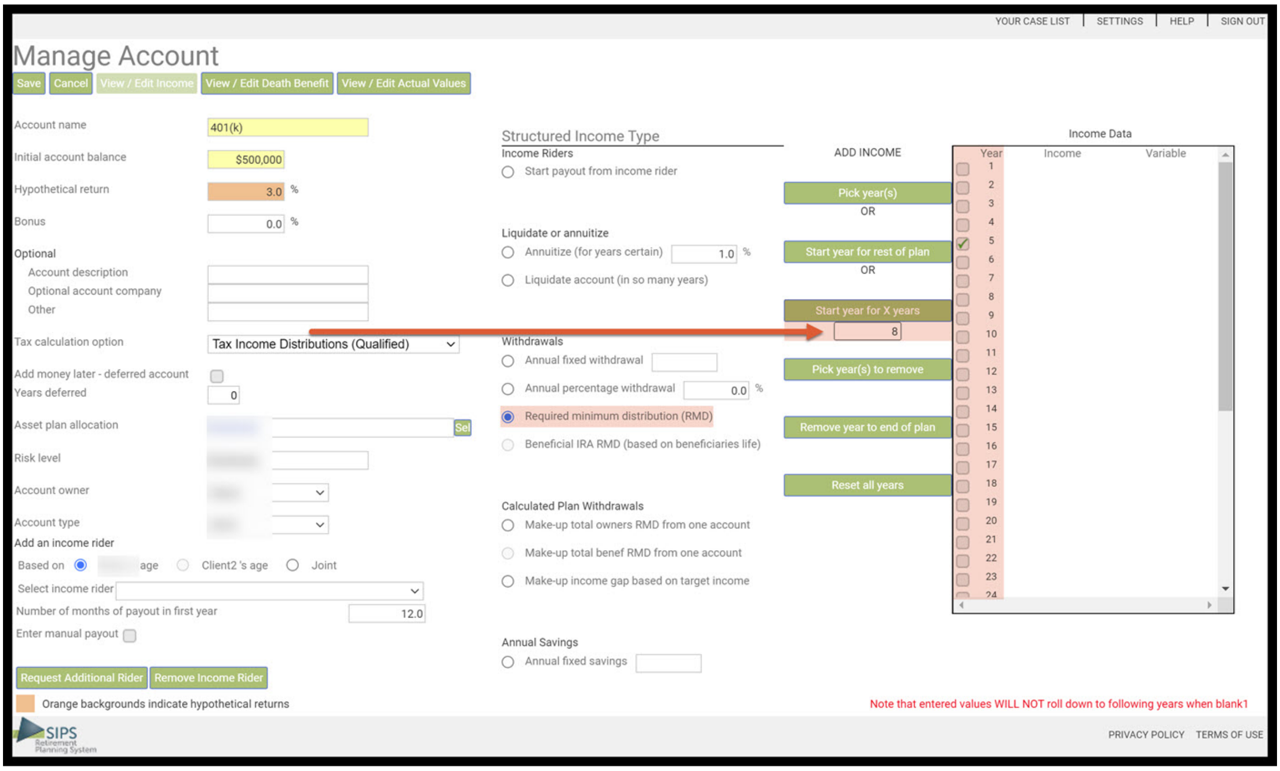
Step 19: Withdrawals: Under the Structured Income Type Column Withdrawals section, click on the radio button next to the Required Minimum Distribution (RMD).



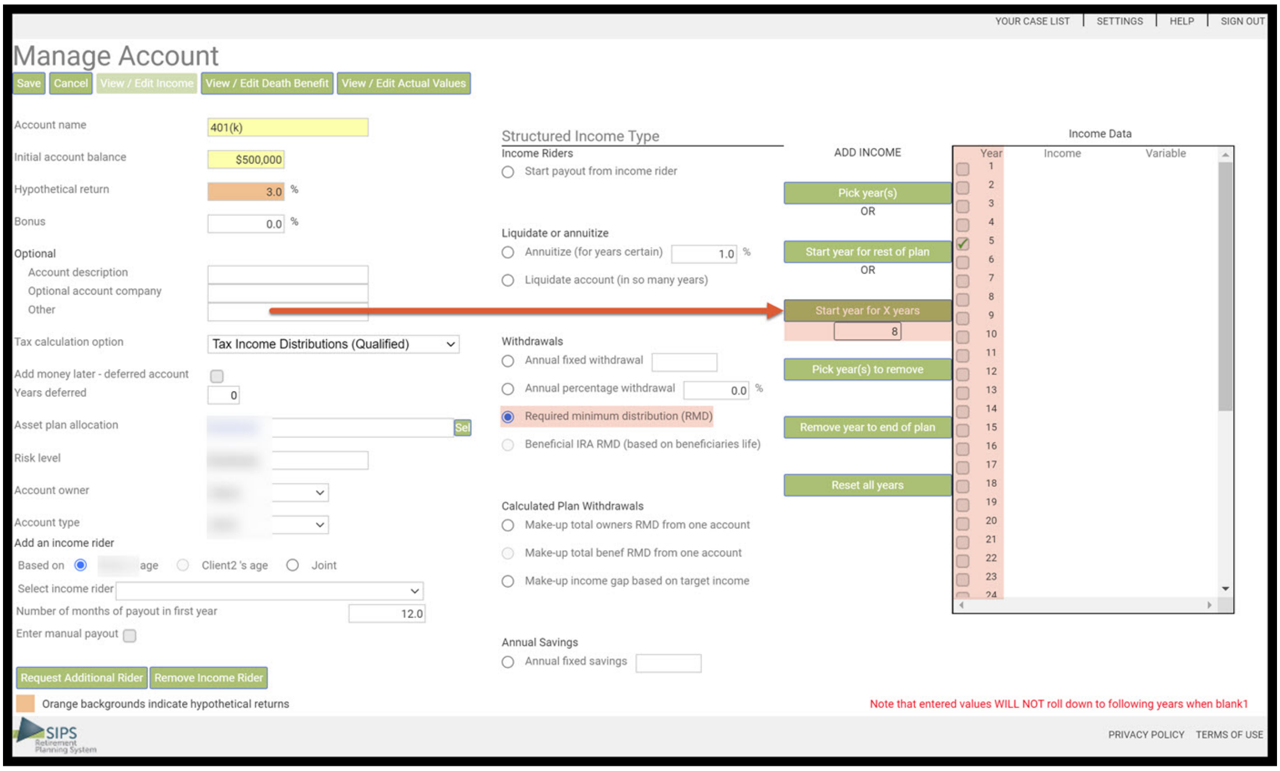
Step 20: Year: In the Income data table select which year you would like to start the monetary addition.



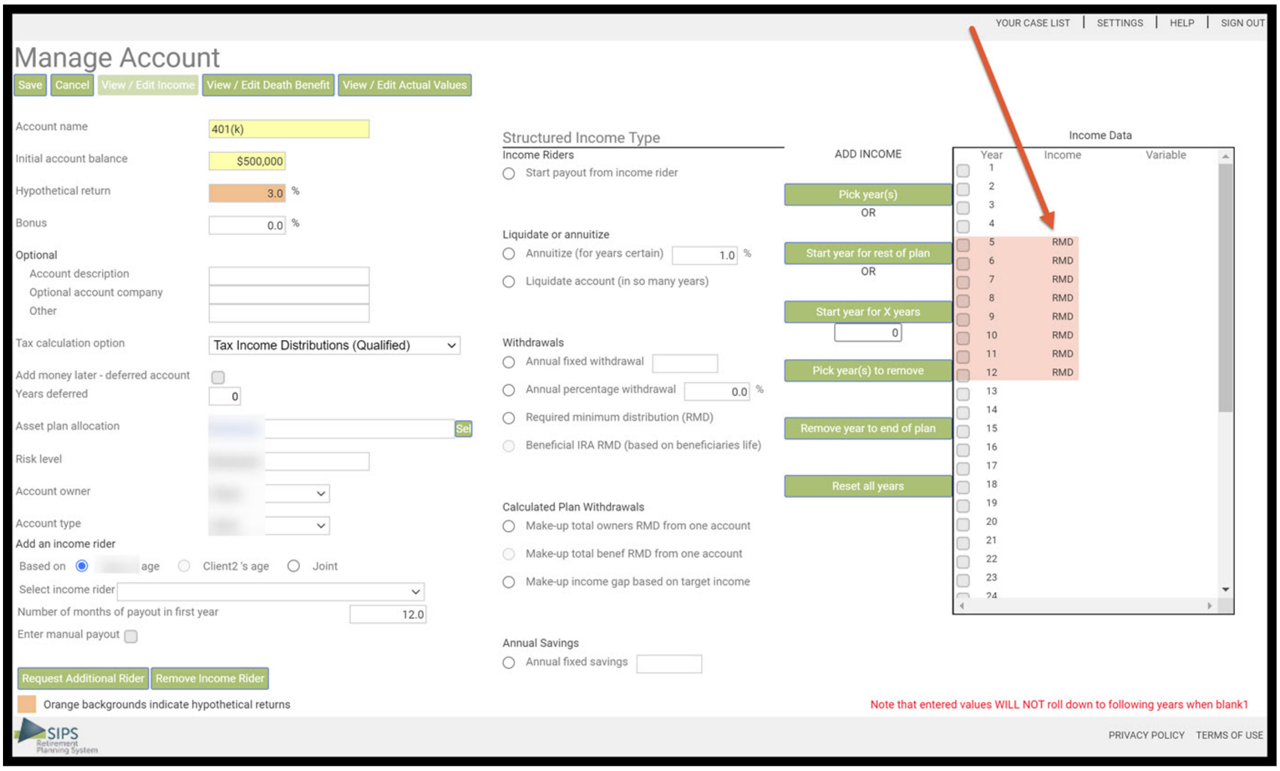
Step 21: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount to be distributed.



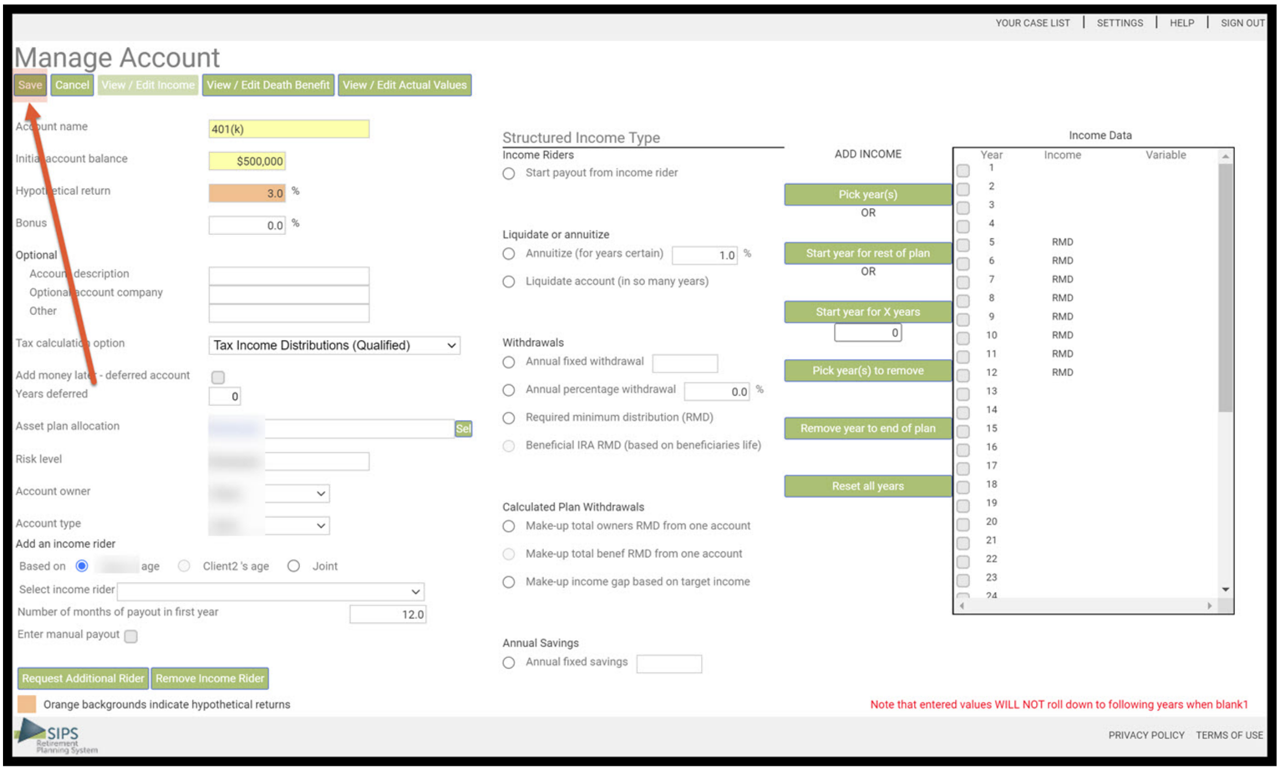
Step 22: Start Years for X Years: Click on the green button Start Years for X Years.



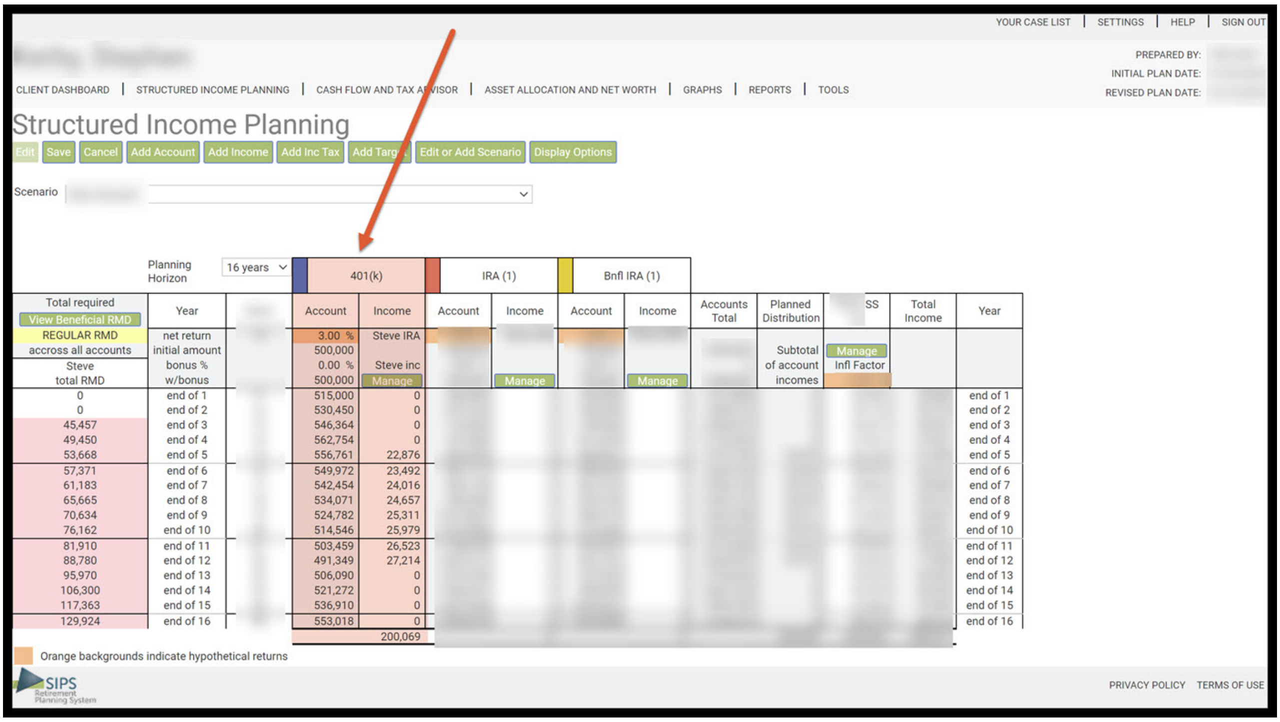
Step 23: Clicking: The phrase RMD should move into the Income Column of the Income Data Table.



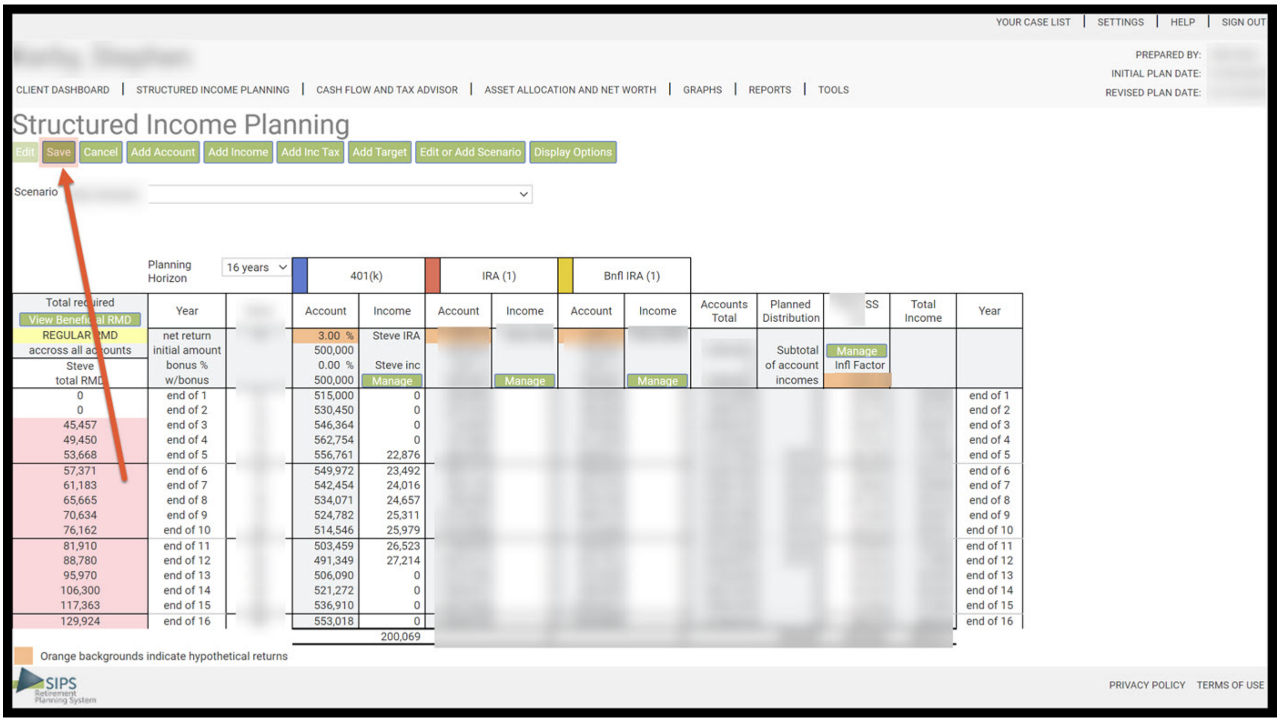
Step 24: Save: Once done click on the green Save button underneath the Manage Account subheading.



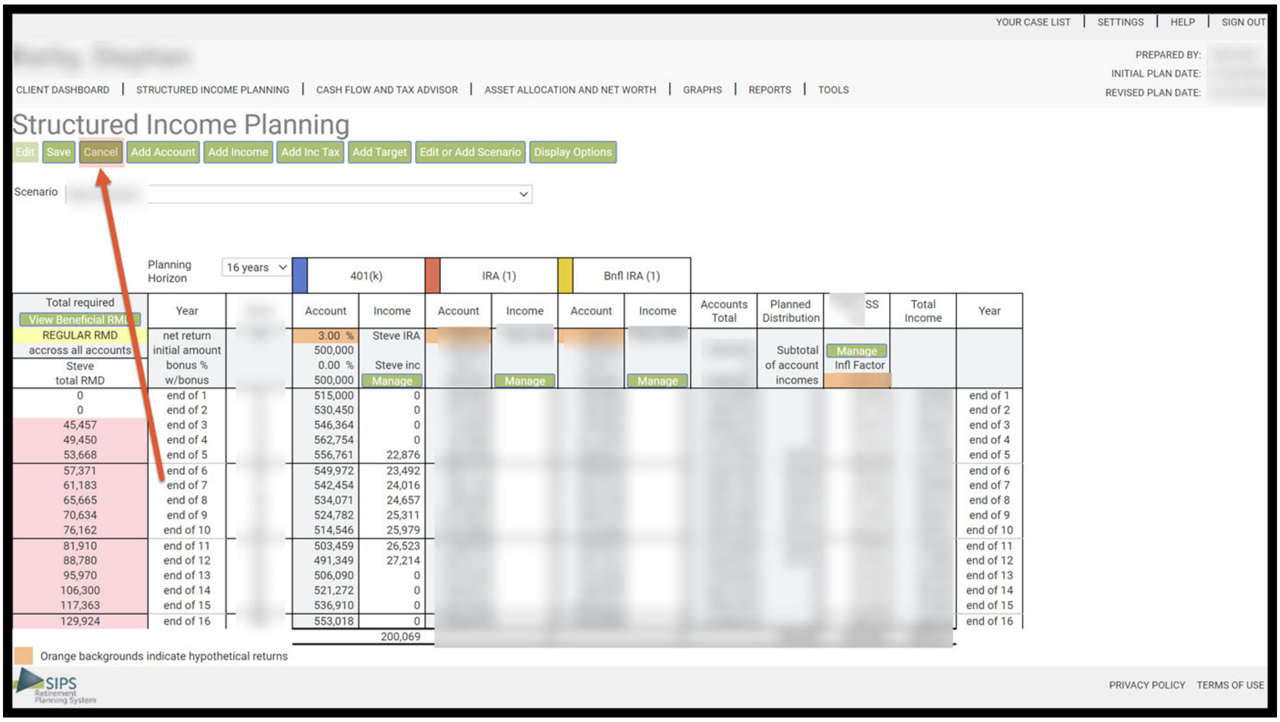
Step 25: Structured Income Planning Page: After clicking save the screen should take you back to the Structured Income Planning page with the changes made into the plan.



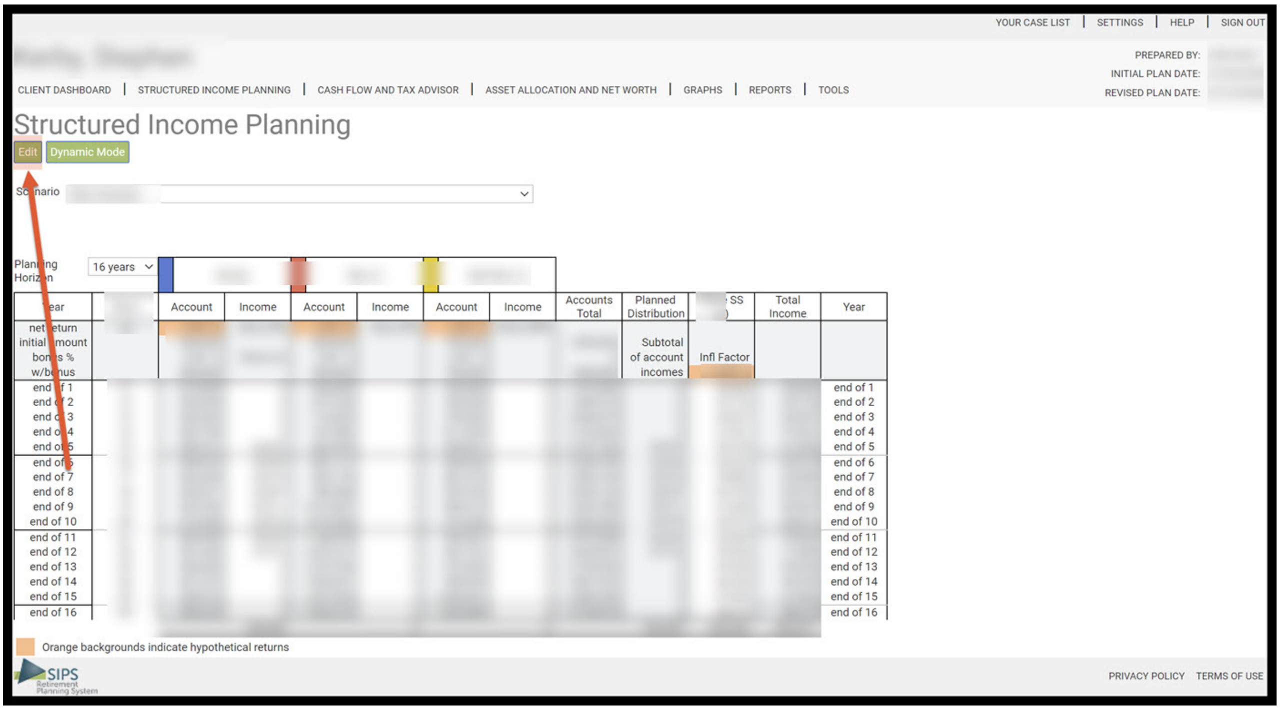
Step 26: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



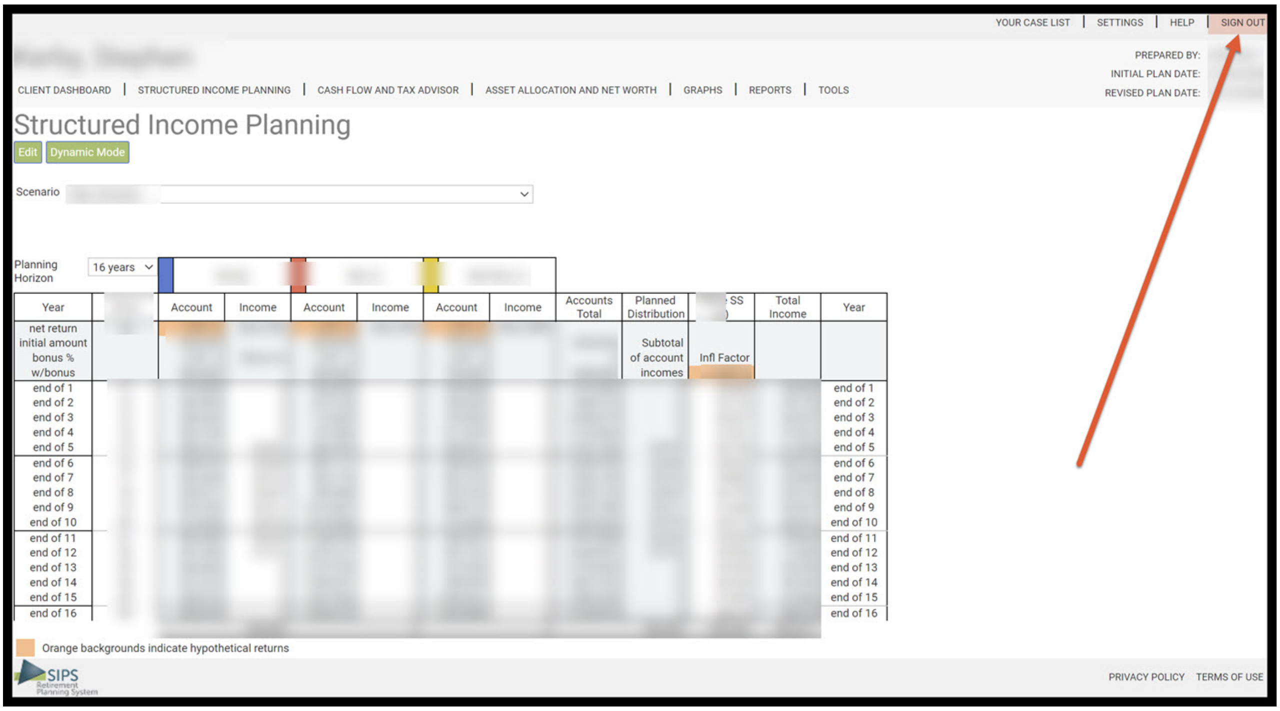
Step 27: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.



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.



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.



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.