

# Beneficial IRA RMD (based on beneficiaries' life)

01/12/2026 10:33 am EST

On the structured income planning page, you have the ability to view the beneficial RMD amounts and withdrawal the amounts needed for the beneficial RMD. There is the ability to withdrawal amounts in accordance to the beneficial IRA RMD. Below is a step-by-step guide for the beneficial IRA RMD 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 secondary 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 a green 'Edit' button and a 'Dynamic Mode' toggle. A red arrow points to the 'Edit' button. Below the heading, there is a 'Scenario' dropdown menu and a 'Planning Horizon' dropdown set to '16 years'. The main content area is a table with columns: 'Year', 'Account', 'Income', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table rows show 'net return', 'initial amount', 'bonus % w/bonus', and 'end of' years 1 through 16. The 'Planned Distribution' column is highlighted in orange. At the bottom, a legend states 'Orange backgrounds indicate hypothetical returns'. The SIPS Retirement Planning System logo is in the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' links are in the bottom right.

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

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 Systems

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

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

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

Accounts

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

Incomes

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

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[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 RMDs.

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
<b>View Regular RMD</b>	net return											
<b>BENEFICIAL RMD</b>	initial amount											
across all accounts	bonus %											
Steve	w/bonus											
total bRMD												
41,667	end of 1											end of 1
44,477	end of 2											end of 2
47,579	end of 3											end of 3
51,020	end of 4											end of 4
54,853	end of 5											end of 5
58,728	end of 6											end of 6
63,505	end of 7											end of 7
68,374	end of 8											end of 8
73,844	end of 9											end of 9
80,029	end of 10											end of 10
87,071	end of 11											end of 11
94,195	end of 12											end of 12
102,278	end of 13											end of 13
111,518	end of 14											end of 14
122,174	end of 15											end of 15
132,816	end of 16											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

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
<b>View Regular RMD</b>	net return											
<b>BENEFICIAL RMD</b>	initial amount											
across all accounts	bonus %											
Steve	w/bonus											
total bRMD												
41,667	end of 1											end of 1
44,477	end of 2											end of 2
47,579	end of 3											end of 3
51,020	end of 4											end of 4
54,853	end of 5											end of 5
58,728	end of 6											end of 6
63,505	end of 7											end of 7
68,374	end of 8											end of 8
73,844	end of 9											end of 9
80,029	end of 10											end of 10
87,071	end of 11											end of 11
94,195	end of 12											end of 12
102,278	end of 13											end of 13
111,518	end of 14											end of 14
122,174	end of 15											end of 15
132,816	end of 16											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 the Beneficial IRA.

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
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD</b>	net return											
across all accounts	initial amount											
Steve	bonus %											
total bRMD	w/bonus											
41,667	end of 1											end of 1
44,477	end of 2											end of 2
47,579	end of 3											end of 3
51,020	end of 4											end of 4
54,853	end of 5											end of 5
58,728	end of 6											end of 6
63,505	end of 7											end of 7
68,374	end of 8											end of 8
73,844	end of 9											end of 9
80,029	end of 10											end of 10
87,071	end of 11											end of 11
94,195	end of 12											end of 12
102,278	end of 13											end of 13
111,518	end of 14											end of 14
122,174	end of 15											end of 15
132,816	end of 16											end of 16

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 Beneficial IRA RMD (based on beneficiaries life).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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		
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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.

Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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		
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10		
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12		
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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.

Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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		
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22		
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24		

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

PRIVACY POLICY TERMS OF USE

Step 10: Clicking: The phrase bRMD 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: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: ☒ s age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

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

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	bRMD	
2	bRMD	
3	bRMD	
4	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
8		
9		
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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: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: ☒ s age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

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

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	bRMD	
2	bRMD	
3	bRMD	
4	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
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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.





Manage Account

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

Account name: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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		
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23		
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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.

Manage Account

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

Account name: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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		
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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 bRMD 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: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
10	bRMD	
11	bRMD	
12	bRMD	
13	bRMD	
14	bRMD	
15	bRMD	
16	bRMD	
17	bRMD	
18	bRMD	
19	bRMD	
20	bRMD	
21	bRMD	
22	bRMD	
23	bRMD	
24	bRMD	

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: Bnfi IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
10	bRMD	
11	bRMD	
12	bRMD	
13	bRMD	
14	bRMD	
15	bRMD	
16	bRMD	
17	bRMD	
18	bRMD	
19	bRMD	
20	bRMD	
21	bRMD	
22	bRMD	
23	bRMD	
24	bRMD	

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
<a href="#">View Regular RMD</a>													
BENEFICIAL RMD across all accounts		net return											
Steve		initial amount											
total bRMD		bonus % w/bonus											
41,667	end of 1												end of 1
44,477	end of 2												end of 2
47,579	end of 3												end of 3
51,020	end of 4												end of 4
51,406	end of 5												end of 5
51,391	end of 6												end of 6
51,708	end of 7												end of 7
51,568	end of 8												end of 8
51,360	end of 9												end of 9
51,076	end of 10												end of 10
50,706	end of 11												end of 11
49,733	end of 12												end of 12
48,653	end of 13												end of 13
47,456	end of 14												end of 14
46,132	end of 15												end of 15
44,081	end of 16												end of 16

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 Beneficial IRA RMD (based on beneficiaries life).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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		
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

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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 21: Start Years 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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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

7

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 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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

7

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 bRMD 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: Bnfl IRA (1)

Initial account balance: \$750,000

Hypothetical return: 2.0 %

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: Bnfl IRA

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	bRMD	
4	bRMD	
5	bRMD	
6	bRMD	
7	bRMD	
8	bRMD	
9	bRMD	
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 24: Save: Once done click on the green Save button underneath the Manage Account 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 Inv 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
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD</b>	net return											
across all accounts	initial amount											
Steve	bonus %											
total bRMD	w/ bonus											
41,667	end of 1											end of 1
44,477	end of 2											end of 2
47,579	end of 3											end of 3
47,970	end of 4											end of 4
48,333	end of 5											end of 5
48,319	end of 6											end of 6
48,617	end of 7											end of 7
48,486	end of 8											end of 8
48,290	end of 9											end of 9
48,023	end of 10											end of 10
52,249	end of 11											end of 11
56,524	end of 12											end of 12
61,374	end of 13											end of 13
66,919	end of 14											end of 14
73,313	end of 15											end of 15
79,699	end of 16											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

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 Inv 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
<b>View Regular RMD</b>												
<b>BENEFICIAL RMD</b>	net return											
across all accounts	initial amount											
Steve	bonus %											
total bRMD	w/ bonus											
41,667	end of 1											end of 1
44,477	end of 2											end of 2
47,579	end of 3											end of 3
47,970	end of 4											end of 4
48,333	end of 5											end of 5
48,319	end of 6											end of 6
48,617	end of 7											end of 7
48,486	end of 8											end of 8
48,290	end of 9											end of 9
48,023	end of 10											end of 10
52,249	end of 11											end of 11
56,524	end of 12											end of 12
61,374	end of 13											end of 13
66,919	end of 14											end of 14
73,313	end of 15											end of 15
79,699	end of 16											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

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

Structured Income Planning

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

Scenario: New 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 Subsystem 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

Structured Income Planning

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

Scenario: New 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 Subsystem 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](mailto:support@planscout.com).