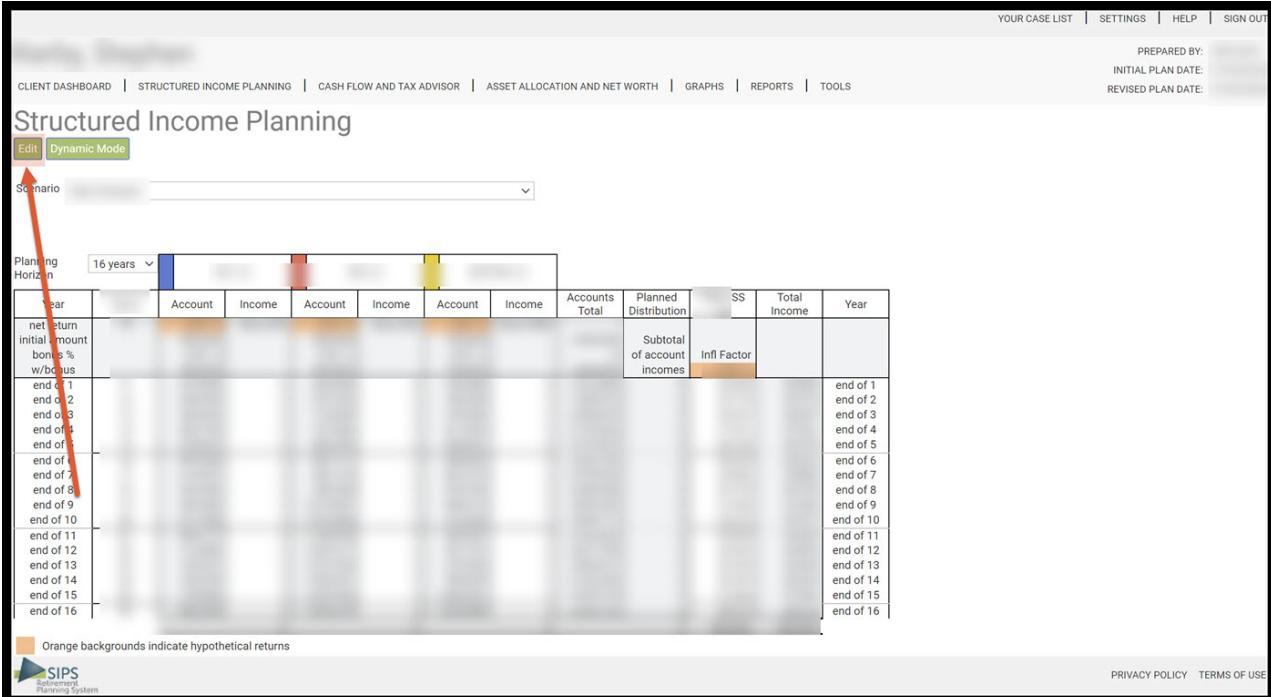


Calculated Plan Withdrawals: Make-up total owners RMD from one account

01/12/2026 10:34 am EST

On the structured income planning page, you have the ability to view the RMD amounts and withdrawal the amounts needed for the RMD. Under the Manage Accounts page you have the option to choose the total RMD withdrawals from one account. Below is a step-by-step guide for the Make-up total owners RMD from one account function.

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



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY', 'INITIAL PLAN DATE', and 'REVISED PLAN DATE'. Below the navigation, the title 'Structured Income Planning' is displayed, followed by 'Edit' and 'Dynamic Mode' buttons. A dropdown menu for 'Scenario' is open. The main area is a table titled 'Planning Horizon' with 16 years. The table has columns for 'Year', 'Account', 'Income', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The 'Planned Distribution' column is highlighted with an orange background. A red arrow points to the 'Edit' button. At the bottom of the table, there is a note: 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is at the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' 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:

Planning Horizon

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

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

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

Column Display Options

View RMD Checks Hide Income Riders View Death Benefit View % Distribution View Comparison View Tax Rates View Calendar Years

Account and Income Grouping

Accounts

Group 1	Group 2	Group 3	Group 4	Group 5
<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"/>	<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

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

Incomes

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

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
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 Infl Factor			
REGULAR RMD across all accounts												
net return												
initial amount												
bonus % w/bonus												
total RMD												
end of 1												
end of 2												
end of 3												
end of 4												
end of 5												
end of 6												
end of 7												
end of 8												
end of 9												
end of 10												
end of 11												
end of 12												
end of 13												
end of 14												
end of 15												
end of 16												

Orange backgrounds indicate hypothetical returns

SIPS 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

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
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 Infl Factor			
REGULAR RMD across all accounts												
Initial amount												
bonus % w/bonus												
Steve total RMD												
0												
0												
45,457												
49,450												
53,668												
58,336												
63,237												
68,960												
75,341												
82,479												
90,024												
98,978												
108,486												
119,882												
132,052												
145,850	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 do the total RMD withdrawal 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

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 Infl Factor		
REGULAR RMD across all accounts												
total RMD												
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

Option A: Pick Years:

Step 7: Withdrawals: Under the Structured Income Type Calculate Plan Withdrawals section, click on the radio button next to the Make-up total owners RMD from one account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:

- Account description:
- Optional account company:
- Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type:

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders:

- Start payout from income rider
- Make-up total owners RMD from one account
- Make-up total benefit RMD from one account
- Make-up income gap based on target income

ADD INCOME

-
- OR
-
- OR
-
-
-
-

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

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)
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	<input type="button" value="Sel"/>
Account owner	<input type="button" value="Sel"/>
Account type	<input type="button" value="Sel"/>
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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

OR OR

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	✓	
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



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)
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	<input type="button" value="Sel"/>
Account owner	<input type="button" value="Sel"/>
Account type	<input type="button" value="Sel"/>
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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

OR OR

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	✓	
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



Step 10: Clicking: The phrase totalRMD 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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 % OR Start year for X years

Liquidate account (in so many years) 0

Withdrawals

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

Income Data

Year	Income	Variable
1		
2		
3	totalRMD	
4	totalRMD	
5	totalRMD	
6	totalRMD	
7	totalRMD	
8	totalRMD	
9	totalRMD	
10	totalRMD	
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

Reset all years

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 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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 % OR Start year for X years

Liquidate account (in so many years) 0

Withdrawals

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

Income Data

Year	Income	Variable
1		
2		
3	totalRMD	
4	totalRMD	
5	totalRMD	
6	totalRMD	
7	totalRMD	
8	totalRMD	
9	totalRMD	
10	totalRMD	
11		
12		
13		
14		
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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

Reset all years

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 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		401(k)										
Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD										Manage		
REGULAR RMD across all accounts		net return initial amount bonus %	3.00 % 500,000 0.00 %							Subtotal of account incomes	Manage	Infl Factor
total RMD		w/bonus	500,000									
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	500,907	45,457									end of 3
47,667	end of 4	468,266	47,667									end of 4
49,827	end of 5	432,487	49,827									end of 5
52,128	end of 6	393,334	52,128									end of 6
54,343	end of 7	350,792	54,343									end of 7
56,953	end of 8	304,362	56,953									end of 8
59,747	end of 9	253,746	59,747									end of 9
62,744	end of 10	198,614	62,744									end of 10
65,625	end of 11	204,572	0									end of 11
72,624	end of 12	210,709	0									end of 12
80,114	end of 13	217,031	0									end of 13
89,094	end of 14	223,541	0									end of 14
98,755	end of 15	230,248	0									end of 15
109,749	end of 16	237,155	0									end of 16
			428,866									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

Step 13: Withdrawals: Under the Structured Income Type Calculate Plan Withdrawals section, click on the radio button next to the Make-up total owners RMD from one account.

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	Structured Income Type
Optional: Account description, Optional account company, Other	Hypothetical return: 3.0 %	Income Riders: Start payout from income rider
Tax calculation option: Tax Income Distributions (Qualified)	Bonus: 0.0 %	ADD INCOME: Pick year(s) OR Start year for rest of plan
Add money later - deferred account: 0	Years deferred: 0	Liquidate or annuitize: Annuitize (for years certain) 1.0 % OR Liquidate account (in so many years)
Asset plan allocation: <input type="button" value="Set"/>	Risk level: <input type="button" value="Set"/>	Withdrawals: Annual fixed withdrawal <input type="text"/> OR Annual percentage withdrawal 0.0 % OR Required minimum distribution (RMD) OR Beneficial IRA RMD (based on beneficiaries life)
Account owner: <input type="button" value="Set"/>	Account type: <input type="button" value="Set"/>	Calculated Plan Withdrawals: Make-up total owners RMD from one account (radio selected) OR Make-up total benefit RMD from one account OR Make-up income gap based on target income
Add an income rider: Based on: age (radio selected), Client2's age, Joint	Number of months of payout in first year: 12.0	Annual Savings: Annual fixed savings <input type="text"/>
Enter manual payout: <input type="checkbox"/>		Note that entered values WILL NOT roll down to following years when blank!

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

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 Start year for rest of plan

Liquidate or annuitize

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

Start year for X years 0

Withdrawals

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

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

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

Reset all years

Annual Savings

Annual fixed savings

Income Data

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

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

PRIVACY POLICY TERMS OF USE



Step 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	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 Start year for rest of plan

Liquidate or annuitize

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

Start year for X years 0

Withdrawals

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

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

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

Reset all years

Annual Savings

Annual fixed savings

Income Data

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

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

PRIVACY POLICY TERMS OF USE



Step 16: Clicking: The phrase totalRMD 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 [Start year for rest of plan](#)

Liquidate or annuitize

Annuitize (for years certain) 1.0 % [Start year for X years](#)

Liquidate account (in so many years) [Pick year\(s\) to remove](#)

Withdrawals

Annual fixed withdrawal [Remove year to end of plan](#)

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

Income Data

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

Annual Savings

Annual fixed savings [Reset all years](#)

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	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 [Start year for rest of plan](#)

Liquidate or annuitize

Annuitize (for years certain) 1.0 % [Start year for X years](#)

Liquidate account (in so many years) [Pick year\(s\) to remove](#)

Withdrawals

Annual fixed withdrawal [Remove year to end of plan](#)

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

Income Data

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

Annual Savings

Annual fixed savings [Reset all years](#)

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 | 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD		Steve IRA	3.00 %	Steve Inc	0.00 %				Subtotal of account incomes	Manage Infl Factor		
REGULAR RMD across all accounts		500,000		500,000								
Steve total RMD		500,000										
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	500,907	45,457								end of 3	
47,667	end of 4	468,266	47,667								end of 4	
49,827	end of 5	432,487	49,827								end of 5	
52,128	end of 6	393,334	52,128								end of 6	
54,343	end of 7	350,792	54,343								end of 7	
56,953	end of 8	304,362	56,953								end of 8	
59,747	end of 9	253,746	59,747								end of 9	
62,744	end of 10	198,614	62,744								end of 10	
65,625	end of 11	138,947	65,625								end of 11	
69,077	end of 12	74,039	69,077								end of 12	
72,393	end of 13	3,867	72,393								end of 13	
76,406	end of 14	0	3,983								end of 14	
84,784	end of 15	0	0								end of 15	
94,601	end of 16	0	0								end of 16	
			639,944									

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 Calculate Plan Withdrawals section, click on the radio button next to the Make-up total owners RMD from one account.

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: 0

Years deferred: 0

Asset plan allocation:

Risk level:

Account owner:

Account type: Make-up total owners RMD from one account (highlighted with a red arrow)

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

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years (highlighted with a red arrow)

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		

Income Data: Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Calculated Plan Withdrawals: Make-up total owners RMD from one account (highlighted with a red arrow)

Annual Savings: Annual fixed savings:

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

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

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)

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		

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 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

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

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

Start year for X years 6

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		

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 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	<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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

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		
6	totalRMD	
7	totalRMD	
8	totalRMD	
9	totalRMD	
10	totalRMD	
11	totalRMD	
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



Step 23: Clicking: The phrase totalRMD 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	<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"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

OR

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		
6	totalRMD	
7	totalRMD	
8	totalRMD	
9	totalRMD	
10	totalRMD	
11	totalRMD	
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



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="checkbox"/> Sel
Risk level	<input type="checkbox"/>
Account owner	<input type="checkbox"/>
Account type	<input type="checkbox"/>
Add an income rider	<input type="checkbox"/>
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="checkbox"/>
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)

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	totalRMD	
2	totalRMD	
3	totalRMD	
4	totalRMD	
5	totalRMD	
6	totalRMD	
7	totalRMD	
8	totalRMD	
9	totalRMD	
10	totalRMD	
11	totalRMD	
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



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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario:

Planning Horizon: 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD									Manage	Manage		
REGULAR RMD across all accounts		net return	3.00 %									
		initial amount	500,000									
		bonus % w/bonus	0.00 %									
		total RMD	500,000									
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	579,637	0								end of 5	
58,336	end of 6	593,690	58,336								end of 6	
60,690	end of 7	494,160	60,690								end of 7	
63,470	end of 8	445,515	63,470								end of 8	
66,437	end of 9	392,444	66,437								end of 9	
69,610	end of 10	334,606	69,610								end of 10	
72,635	end of 11	272,010	72,635								end of 11	
76,270	end of 12	280,170	0								end of 12	
84,039	end of 13	288,575	0								end of 13	
93,353	end of 14	297,232	0								end of 14	
103,361	end of 15	305,149	0								end of 15	
114,742	end of 16	315,334	0								end of 16	
			391,179									

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE



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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: [View Beneficiaries](#) [RMD](#)

Planning Horizon: 16 years

Planning Horizon		401(k)				IRA						
Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficiaries	RMD	net return	3.00 %									
REGULAR RMD		initial amount	500,000									
across all accounts		bonus %	0.00 %									
		w/bonus	500,000	Manage		Manage		Manage		Manage	Infl Factor	
total RMD												
0	end of 1	515,000	0									end of 1
0	end of 2	530,450	0									end of 2
45,457	end of 3	546,364	0									end of 3
49,450	end of 4	562,754	0									end of 4
53,668	end of 5	579,637	0									end of 5
58,336	end of 6	538,690	58,336									end of 6
60,690	end of 7	494,160	60,690									end of 7
63,470	end of 8	445,515	63,470									end of 8
66,437	end of 9	392,444	66,437									end of 9
69,610	end of 10	334,606	69,610									end of 10
72,635	end of 11	272,010	72,635									end of 11
76,270	end of 12	280,170	0									end of 12
84,039	end of 13	288,575	0									end of 13
93,353	end of 14	297,232	0									end of 14
103,361	end of 15	306,149	0									end of 15
114,742	end of 16	315,334	0									end of 16
			391,179									

Orange backgrounds indicate hypothetical returns

SIPS Structured Income 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)									
Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
View Beneficial RMD													
REGULAR RMD	across all accounts	net return	3.00 %										
		Initial amount	500,000										
		bonus %	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	
49,450	end of 4	562,754	0									end of 4	
53,668	end of 5	579,637	0									end of 5	
58,336	end of 6	538,690	58,336									end of 6	
60,690	end of 7	494,160	60,690									end of 7	
63,470	end of 8	445,515	63,470									end of 8	
66,437	end of 9	392,444	66,437									end of 9	
69,610	end of 10	334,606	69,610									end of 10	
72,635	end of 11	272,010	72,635									end of 11	
76,270	end of 12	280,170	0									end of 12	
84,039	end of 13	288,575	0									end of 13	
93,353	end of 14	297,232	0									end of 14	
103,361	end of 15	306,149	0									end of 15	
114,742	end of 16	315,334	0									end of 16	
			391,179										

Orange backgrounds indicate hypothetical returns

 SIPS
Structured Income 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 | New Scenario

Planning Horizon: 16 years

Year	401(k)		Income		Account		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income	Account	Income					
net return initial amount bonus % w/bonus	3.00 % 500,000 0.00 % 500,000						Subtotal of account incomes	Infl Factor			
end of 1	515,000	0							end of 1		
end of 2	530,450	0							end of 2		
end of 3	546,364	0							end of 3		
end of 4	562,754	0							end of 4		
end of 5	579,637	0							end of 5		
end of 6	538,690	58,336							end of 6		
end of 7	494,160	60,690							end of 7		
end of 8	445,515	63,470							end of 8		
end of 9	392,444	66,437							end of 9		
end of 10	334,606	69,610							end of 10		
end of 11	272,010	72,635							end of 11		
end of 12	280,170	0							end of 12		
end of 13	288,575	0							end of 13		
end of 14	297,232	0							end of 14		
end of 15	306,149	0							end of 15		
end of 16	315,334	0							end of 16		
		391,179									

Orange backgrounds indicate hypothetical returns

SIPS Retirement Income 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 | New Scenario

Planning Horizon: 16 years

Year	401(k)		Income		Account		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income	Account	Income					
net return initial amount bonus % w/bonus	3.00 % 500,000 0.00 % 500,000						Subtotal of account incomes	Infl Factor			
end of 1	515,000	0							end of 1		
end of 2	530,450	0							end of 2		
end of 3	546,364	0							end of 3		
end of 4	562,754	0							end of 4		
end of 5	579,637	0							end of 5		
end of 6	538,690	58,336							end of 6		
end of 7	494,160	60,690							end of 7		
end of 8	445,515	63,470							end of 8		
end of 9	392,444	66,437							end of 9		
end of 10	334,606	69,610							end of 10		
end of 11	272,010	72,635							end of 11		
end of 12	280,170	0							end of 12		
end of 13	288,575	0							end of 13		
end of 14	297,232	0							end of 14		
end of 15	306,149	0							end of 15		
end of 16	315,334	0							end of 16		
		391,179									

Orange backgrounds indicate hypothetical returns

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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.