

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

10/07/2024 1:02 pm EDT

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.

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

Scenario: \_\_\_\_\_

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return											
initial amount								Subtotal of account incomes	Infl Factor		
basis % 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

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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: \_\_\_\_\_

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

Orange backgrounds indicate hypothetical returns

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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
Account 1	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Account 2	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Account 3	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

Group	Group 1	Group 2	Group 3	Group 4	Group 5
Income 1	<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	<span style="color: red;">■</span> <a href="#">Set</a>
Group 2		<span style="color: yellow;">■</span> <a href="#">Set</a>
Group 3		<span style="color: green;">■</span> <a href="#">Set</a>
Group 4		<span style="color: purple;">■</span> <a href="#">Set</a>
Group 5		<span style="color: blue;">■</span> <a href="#">Set</a>

Incomes

Group	Title	Color
Group 1	Incomes	<span style="color: red;">■</span> <a href="#">Set</a>
Group 2		<span style="color: yellow;">■</span> <a href="#">Set</a>
Group 3		<span style="color: green;">■</span> <a href="#">Set</a>
Group 4		<span style="color: purple;">■</span> <a href="#">Set</a>
Group 5		<span style="color: blue;">■</span> <a href="#">Set</a>

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

[Return With Grouping](#) [Return Without Grouping](#)

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: \_\_\_\_\_

Planning Horizon: \_\_\_\_\_

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD	net return											
REGULAR RMD across all accounts	initial amount								Subtotal of account incomes	Manage		
total RMD	bonus % w/bonus		Manage		Manage		Manage					
	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

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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: \_\_\_\_\_

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
View Beneficial RMD	initial amount											
REGULAR RMD across all accounts	Steve								Subtotal of account incomes	Manage		
total RMD	bonus % w/bonus		Manage		Manage		Manage					
0	end of 1											end of 1
45,457	end of 2											end of 2
49,450	end of 3											end of 3
53,668	end of 4											end of 4
	end of 5											end of 5
58,336	end of 6											end of 6
63,237	end of 7											end of 7
68,960	end of 8											end of 8
75,341	end of 9											end of 9
82,479	end of 10											end of 10
90,024	end of 11											end of 11
98,978	end of 12											end of 12
108,486	end of 13											end of 13
119,882	end of 14											end of 14
132,052	end of 15											end of 15
145,850	end of 16											end of 16

Orange backgrounds indicate hypothetical returns

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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
<a href="#">View Beneficial RMD</a>	net return											
REGULAR RMD across all accounts	initial amount								Subtotal of account incomes	<a href="#">Manage</a>		
total RMD	bonus % w/bonus		<a href="#">Manage</a>		<a href="#">Manage</a>		<a href="#">Manage</a>					
	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

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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:  Sell

Risk level:

Account owner:

Account type:

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders:  Start payout from income rider

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

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

Calculated Plan Withdrawals:  Make-up total owners RMD from one account  Make-up total benefit RMD from one account  Make-up income gap based on target income

Annual Savings:  Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

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
<input type="checkbox"/> 1		
<input type="checkbox"/> 2		
<input type="checkbox"/> 3		
<input type="checkbox"/> 4		
<input type="checkbox"/> 5		
<input type="checkbox"/> 6		
<input type="checkbox"/> 7		
<input type="checkbox"/> 8		
<input type="checkbox"/> 9		
<input type="checkbox"/> 10		
<input type="checkbox"/> 11		
<input type="checkbox"/> 12		
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:  
 Account description:  
 Optional account company:  
 Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:  
 Years deferred: 0

Asset plan allocation: [Select]

Risk level:

Account owner:

Account type:

Add an income rider:  
 Based on: [ ] age [ ] 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

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!

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional:  
 Account description:  
 Optional account company:  
 Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:  
 Years deferred: 0

Asset plan allocation: [Select]

Risk level:

Account owner:

Account type:

Add an income rider:  
 Based on: [ ] age [ ] 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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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9		
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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!

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Asset Allocation Chart]

Risk level: [Risk Level Chart]

Account owner: [Dropdown]

Account type: [Dropdown]

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- Annual fixed withdrawal
- 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

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		

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

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Asset Allocation Chart]

Risk level: [Risk Level Chart]

Account owner: [Dropdown]

Account type: [Dropdown]

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

- Start payout from income rider

Liquidate or annuitize

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

Withdrawals

- Annual fixed withdrawal
- 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

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		

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

PRIVACY POLICY TERMS OF USE

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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

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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12		
13		
14		
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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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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20		
21		
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.



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: [Bar chart]

Risk level: [Slider]

Account owner: [Dropdown]

Account type: [Dropdown]

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders:  Start payout from income rider

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

Withdrawals:  Annual fixed withdrawal [Input]  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals:  Make-up total owners RMD from one account  Make-up total benef RMD from one account  Make-up income gap based on target income

Annual Savings:  Annual fixed savings [Input]

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years [Input] Pick year(s) to remove Remove year to end of plan Reset all years

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	

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: 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: [Bar chart]

Risk level: [Slider]

Account owner: [Dropdown]

Account type: [Dropdown]

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders:  Start payout from income rider

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

Withdrawals:  Annual fixed withdrawal [Input]  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals:  Make-up total owners RMD from one account  Make-up total benef RMD from one account  Make-up income gap based on target income

Annual Savings:  Annual fixed savings [Input]

ADD INCOME: Pick year(s) OR Start year for rest of plan OR Start year for X years [Input] Pick year(s) to remove Remove year to end of plan Reset all years

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	

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

## 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

SIPS

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(K)

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation

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

SIPS

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

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		

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

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Sel]

Risk level: [ ]

Account owner: [ ]

Account type: [ ]

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

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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: 6

Pick year(s) to remove

Remove year to end of plan

Reset all years

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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: [Sel]

Risk level: [ ]

Account owner: [ ]

Account type: [ ]

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

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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

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 blank1

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:  Years deferred: 0

Asset plan allocation:  Sel

Risk level:

Account owner:

Account type:

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

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

Income Data

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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
<b>View Beneficial RMD</b>												
REGULAR RMD across all accounts	net return	3.00 %	500,000									
	initial amount	0.00 %	500,000									
	bonus % w/bonus											
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 Retirement Planning System

PRIVACY POLICY TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD	net return	3.00 %										
across all accounts	initial amount	500,000							Subtotal of account incomes	Manage		
	bonus %	0.00 %								Inf 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	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 Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario

Planning Horizon 16 years 401(k)

Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
<b>View Beneficial RMD</b>												
REGULAR RMD	net return	3.00 %										
across all accounts	initial amount	500,000							Subtotal of account incomes	Manage		
	bonus %	0.00 %								Inf 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	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 Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %										
initial amount	500,000										
bonus % w/bonus	0.00 %										
	500,000										
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 Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %										
initial amount	500,000										
bonus % w/bonus	0.00 %										
	500,000										
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 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: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).