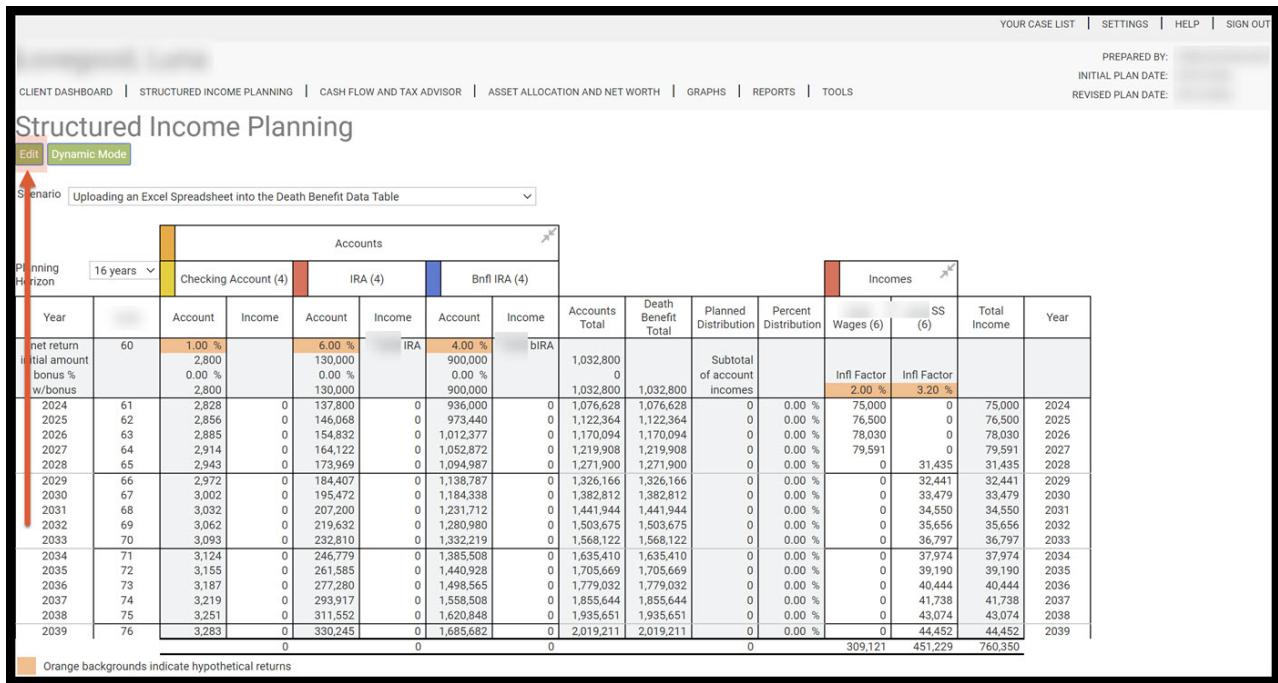


Uploading an Excel Spreadsheet into the Death Benefit Data Table on the View/Edit Death Benefit Page

01/12/2026 10:39 am EST

On the View/Edit Death Benefit page there are unique ways that you can enter in the insurance information. Below is the step-by-step guideline for uploading an excel spreadsheet into the death benefit data table.

Step 1: Edit: Click on the green edit button underneath the structured income planning subheading title.



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are tabs for 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below this, a dropdown menu shows 'Scenario' and 'Uploading an Excel Spreadsheet into the Death Benefit Data Table'. The main area is a table with two main sections: 'Accounts' and 'Incomes'. The 'Accounts' section has three sub-sections: 'Checking Account (4)', 'IRA (4)', and 'Bnfl IRA (4)'. The 'Incomes' section has two sub-sections: 'Wages (6)' and 'SS (6)'. The table has columns for 'Year', 'Account', 'Income', 'Income', 'Account', 'Income', 'Accounts Total', 'Death Benefit Total', 'Planned Distribution', 'Percent Distribution', 'Wages (6)', 'SS (6)', 'Total Income', and 'Year'. The 'Accounts' section shows data for a 16-year planning horizon, starting from year 60 and ending at year 76. The 'Incomes' section shows projected wages and Social Security income for the same period. Orange backgrounds in the 'Accounts' section indicate hypothetical returns. The bottom of the table has a note: 'Orange backgrounds indicate hypothetical returns'.

Step 2: Add Account: Click on the green add account button underneath the structured income planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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 | Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon 16 years

Accounts

Checking Account (4)			IRA (4)			Bnfl IRA (4)			Incomes					
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return initial amount bonus % w/bonus	60	1.00 % 2,800 0.00 % 2,800	6.00 % 130,000 0.00 % 130,000	4.00 % 900,000 0.00 % 900,000	IRA bIRA	1,032,800 0 1,032,800	1,032,800	Subtotal of account incomes			Manage Infl Factor 2.00 %	Manage Infl Factor 3.20 %		
2024	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0.00 %	75,000	0	75,000	2024
2025	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0.00 %	76,500	0	76,500	2025
2026	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0.00 %	78,030	0	78,030	2026
2027	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0.00 %	79,591	0	79,591	2027
2028	65	2,943	0	173,969	0	1,094,967	0	1,271,900	0	0.00 %	0	31,435	31,435	2028
2029	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	0.00 %	0	32,441	32,441	2029
2030	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	0.00 %	0	33,479	33,479	2030
2031	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	0.00 %	0	34,550	34,550	2031
2032	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	0.00 %	0	35,656	35,656	2032
2033	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	0.00 %	0	36,797	36,797	2033
2034	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	0.00 %	0	37,974	37,974	2034
2035	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	0.00 %	0	39,190	39,190	2035
2036	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	0.00 %	0	40,444	40,444	2036
2037	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	0.00 %	0	41,738	41,738	2037
2038	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	0.00 %	0	43,074	43,074	2038
2039	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	0.00 %	0	44,452	44,452	2039
											0	309,121	451,229	760,350

Orange backgrounds indicate hypothetical returns

Step 3: View/Edit Death Benefit: Click on the green View/Edit Death Benefit 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

Initial account balance

Hypothetical return 0.0 %

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 none

Risk level

Account owner

Account type NQ

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

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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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

Orange backgrounds indicate hypothetical returns

Step 4: Account Name: Type in the account name.

Manage Account

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

Account name	Death Benefit
Initial account balance	Death Benefit Claim Year
Hypothetical return	<input type="text" value="0"/>
Bonus	<input type="text" value="0.0 %"/>
Optional	
Account description	<input type="text"/>
Optional account company	<input type="text"/>
Other	<input type="text"/>
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	<input type="text" value="0"/>
Asset plan allocation	none
Risk level	n/a
Account owner	<input type="text"/>
Account type	NQ
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="text"/>
Number of months of payout in first year	<input type="text" value="12.0"/>
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> <input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>	
<small>Orange backgrounds indicate hypothetical returns</small>	

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
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Note that entered values WILL NOT roll down to following years when blank

Step 5: Hypothetical Return: Type in the monetary number for the hypothetical return.

Manage Account

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

Account name	LTC Insurance
Initial account balance	<input type="text"/>
Hypothetical return	<input type="text" value="0.0 %"/>
Bonus	<input type="text" value="0.0 %"/>
Optional	
Account description	<input type="text"/>
Optional account company	<input type="text"/>
Other	<input type="text"/>
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	<input type="text" value="0"/>
Asset plan allocation	none
Risk level	n/a
Account owner	<input type="text"/>
Account type	NQ
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="text"/>
Number of months of payout in first year	<input type="text" value="12.0"/>
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/> <input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>	
<small>Orange backgrounds indicate hypothetical returns</small>	

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
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Note that entered values WILL NOT roll down to following years when blank

Step 6: Bonus: Type in the monetary number for the bonus.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4 %	Claim Options	Income
Bonus	0.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="checkbox"/> Request Additional Rider	
Years deferred	0	<input type="checkbox"/> Remove Death Benefit	
Asset plan allocation	none		
Risk level	n/a		
Account owner			
Account type	NQ		
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="checkbox"/> Request Additional Rider <input type="checkbox"/> Remove Income Rider		<input type="checkbox"/> Select	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		<input type="checkbox"/> Upload Death Benefit Spreadsheet	<input type="checkbox"/> Clear

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

Step 7: Tax Calculation Option: Click on the drop-down carrot arrow in the text box and select the tax calculation option.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4 %	Claim Options	Income
Bonus	6 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/>	<input type="checkbox"/> Request Additional Rider	
Years deferred	0	<input type="checkbox"/> Remove Death Benefit	
Asset plan allocation	none		
Risk level	n/a		
Account owner			
Account type	NQ		
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="checkbox"/> Request Additional Rider <input type="checkbox"/> Remove Income Rider		<input type="checkbox"/> Select	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns		<input type="checkbox"/> Upload Death Benefit Spreadsheet	<input type="checkbox"/> Clear

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

Step 8: Sel: Click on the green Sel button next to the text box for the asset plan allocation and select the asset plan allocation.

Manage Account

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

Account name	LTC Insurance
Initial account balance	1000
Hypothetical return	4 %
Bonus	6 %
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	none
Risk level	n/a
Account owner	<input type="button" value="Sel"/>
Account type	NQ
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	

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
3			
4			
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22			
23			

Select Upload Death Benefit Spreadsheet Clear

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

Step 9: Account Owner: Click on the drop-down carrot arrow and select the account owner.

Manage Account

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

Account name	LTC Insurance
Initial account balance	1000
Hypothetical return	4.0 %
Bonus	6.0 %
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	Fixed Interest
Risk level	Fixed Interest
Account owner	<input type="button" value="Sel"/>
Account type	NQ
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	

Death Benefit

Death Benefit Claim Year

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
2			
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23			

Select Upload Death Benefit Spreadsheet Clear

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

Step 10: Account Type: Click on the drop-down carrot arrow and select account type.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4.0 %	Claim Options	1
Bonus	6.0 %	<input type="radio"/> Show a lump sum death benefit	2
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	3
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	4
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	5
Other		Add a death benefit rider	6
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	7
Add money later - deferred account	<input type="checkbox"/>		8
Years deferred	0		9
Asset plan allocation	Fixed Interest		10
Risk level	Fixed Interest		11
Account owner			12
Account type	NQ		13
Add an income rider			14
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		15
Select income rider			16
Number of months of payout in first year	12.0		17
Enter manual payout	<input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			19
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>			20
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			21
			22
			23

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

Step 12: Based On: Select the radio button.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4.0 %	Claim Options	1
Bonus	6.0 %	<input type="radio"/> Show a lump sum death benefit	2
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	3
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	4
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	5
Other		Add a death benefit rider	6
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	7
Add money later - deferred account	<input type="checkbox"/>		8
Years deferred	0		9
Asset plan allocation	Fixed Interest		10
Risk level	Fixed Interest		11
Account owner			12
Account type	NQ		13
Add an income rider			14
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		15
Select income rider			16
Number of months of payout in first year	12.0		17
Enter manual payout	<input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>			19
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Death Benefit"/>			20
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns			21
			22
			23

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

Step 13: Show a Cash Value Life Policy based on company illustrations: Click on the radio button for the Show a Cash Value Life Policy based on company illustrations.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4.0 %	Claim Options	Income
Bonus	6.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/> 0	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Years deferred		<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Asset plan allocation	Fixed Interest		<input type="button" value="Clear"/>
Risk level	Fixed Interest		
Account owner			
Account type	NQ		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
<p>Orange backgrounds indicate hypothetical returns</p>			

Step 14: Select: Click on the green Select button underneath the Death Benefit Table. Select which excel file you would like to open.

Manage Account

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

Account name	LTC Insurance	Death Benefit	Death Benefit Data
Initial account balance		Death Benefit Claim Year	Year Cash Surrender Value
Hypothetical return	4.0 %	Claim Options	Income
Bonus	6.0 %	<input type="radio"/> Show a lump sum death benefit	Benefit
Optional		<input type="radio"/> Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy	
Account description		<input type="radio"/> Show a cash value life policy based on company illustrations - enter numbers on right	
Optional account company		<input type="radio"/> Add an annuity Death Benefit Rider	
Other		Add a death benefit rider	
Tax calculation option	Tax Income Distributions (Qualified)	Select death benefit rider	
Add money later - deferred account	<input type="checkbox"/> 0	<input type="button" value="Request Additional Rider"/>	<input type="button" value="Select"/>
Years deferred		<input type="button" value="Remove Death Benefit"/>	<input type="button" value="Upload Death Benefit Spreadsheet"/>
Asset plan allocation	Fixed Interest		<input type="button" value="Clear"/>
Risk level	Fixed Interest		
Account owner			
Account type	NQ		
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"/>		Note that entered values WILL NOT roll down to following years when blank	
<p>Orange backgrounds indicate hypothetical returns</p>			

Step 15: Upload Death Benefit Spreadsheet: Click on the green Upload Death Benefit Spreadsheet underneath the Death Benefit Table.

Manage Account

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

Account name	LTC Insurance
Initial account balance	
Hypothetical return	4.0 %
Bonus	6.0 %
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	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
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"/>	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns	

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1			
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Select Table.xlsx Upload Death Benefit Spreadsheet

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

Step 16: 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	LTC Insurance
Initial account balance	
Hypothetical return	4.0 %
Bonus	6.0 %
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	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
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"/>	
<input type="checkbox"/> Orange backgrounds indicate hypothetical returns	

Death Benefit

Death Benefit Claim Year 0

Claim Options

Show a lump sum death benefit

Show a lump sum death benefit including the cash value - used to illustrate an annuity combined with a life policy

Show a cash value life policy based on company illustrations - enter numbers on right

Add an annuity Death Benefit Rider

Add a death benefit rider

Select death benefit rider

Death Benefit Data

Year	Cash Surrender Value	Income	Benefit
1	500,000	30,000	2,000,000
2	500,000	30,000	2,000,000
3	500,000	30,000	2,000,000
4	500,000	30,000	2,000,000
5	500,000	30,000	2,000,000
6	500,000	33,000	2,000,000
7	500,000	33,000	2,000,000
8	500,000	33,000	2,000,000
9	500,000	33,000	2,000,000
10	500,000	33,000	2,000,000
11	500,000	36,000	2,000,000
12	500,000	36,000	2,000,000
13	500,000	36,000	2,000,000
14	500,000	36,000	2,000,000
15	500,000	36,000	2,000,000
16	500,000	39,000	2,000,000
17	500,000	39,000	2,000,000
18	500,000	39,000	2,000,000
19	500,000	39,000	2,000,000
20	500,000	42,000	2,000,000
21	500,000	42,000	2,500,000
22	500,000	42,000	2,500,000
23	500,000	42,000	2,500,000

Select Table.xlsx Upload Death Benefit Spreadsheet

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

Step 17: Structured Income Plan: A new column should appear in the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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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 | Uploading an Excel Spreadsheet into the Death Benefit Data Table

Accounts

Planning Horizon	16 years	Accounts				Incomes				Total Income	Year				
		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance							
Year	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)		
net return	60	1.00 %	6.00 %	4.00 %	4.00 %	6.00 %	4.00 %	4.00 %	1,032,800	Subtotal of account incomes		75,000	0	105,000	2024
initial amount		2,800	130,000	900,000	0	0	0	0	1,032,800			76,500	0	106,500	2025
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	1,032,800			78,030	0	108,030	2026
w/bonus		2,800	130,000	900,000	0	0	0	0	1,032,800			79,591	0	109,591	2027
2024	61	2,828	0	137,800	0	500,000	30,000	1,576,628	30,000	2.91 %	75,000	0	105,000	2024	
2025	62	2,856	0	146,068	0	973,440	30,000	1,622,364	30,000	1.90 %	76,500	0	106,500	2025	
2026	63	2,885	0	154,832	0	1,012,377	30,000	1,670,094	30,000	1.85 %	78,030	0	108,030	2026	
2027	64	2,914	0	164,122	0	1,052,872	30,000	1,719,908	30,000	1.80 %	79,591	0	109,591	2027	
2028	65	2,943	0	173,969	0	1,094,987	30,000	1,771,900	30,000	1.75 %	0	31,435	61,435	2028	
2029	66	2,972	0	184,407	0	1,138,787	0	1,826,166	33,000	1.86 %	0	32,441	65,441	2029	
2030	67	3,002	0	195,472	0	1,184,338	0	1,882,812	33,000	1.81 %	0	33,479	66,479	2030	
2031	68	3,032	0	207,200	0	1,231,712	0	1,941,944	33,000	1.75 %	0	34,550	67,550	2031	
2032	69	3,062	0	219,632	0	1,280,980	0	2,003,675	33,000	1.70 %	0	35,656	68,656	2032	
2033	70	3,093	0	232,810	0	1,332,219	0	2,068,122	33,000	1.65 %	0	36,797	69,797	2033	
2034	71	3,124	0	246,779	0	1,385,508	0	2,135,410	36,000	1.74 %	0	37,974	73,974	2034	
2035	72	3,155	0	261,585	0	1,440,928	0	2,205,669	36,000	1.69 %	0	39,190	75,190	2035	
2036	73	3,187	0	277,280	0	1,498,565	0	2,279,032	36,000	1.63 %	0	40,444	76,444	2036	
2037	74	3,219	0	293,917	0	1,558,508	0	2,355,644	36,000	1.58 %	0	41,738	77,738	2037	
2038	75	3,251	0	311,552	0	1,620,848	0	2,435,651	36,000	1.53 %	0	43,074	79,074	2038	
2039	76	3,283	0	330,245	0	1,685,662	0	2,519,211	39,000	1.60 %	0	44,452	83,452	2039	
		0	0	0	0	534,000	0	534,000	0		309,121	451,229	1,294,350		

Orange backgrounds indicate hypothetical returns

Step 18: Display Options: Click on the green display options subheading underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

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

Scenario | Uploading an Excel Spreadsheet into the Death Benefit Data Table

Accounts

Planning Horizon	16 years	Accounts				Incomes				Total Income	Year				
		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance							
Year	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)		
net return	60	1.00 %	6.00 %	4.00 %	4.00 %	6.00 %	4.00 %	4.00 %	1,032,800	Subtotal of account incomes		75,000	0	105,000	2024
initial amount		2,800	130,000	900,000	0	0	0	0	1,032,800			76,500	0	106,500	2025
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	1,032,800			78,030	0	108,030	2026
w/bonus		2,800	130,000	900,000	0	0	0	0	1,032,800			79,591	0	109,591	2027
2024	61	2,828	0	137,800	0	500,000	30,000	1,576,628	30,000	2.91 %	75,000	0	105,000	2024	
2025	62	2,856	0	146,068	0	973,440	30,000	1,622,364	30,000	1.90 %	76,500	0	106,500	2025	
2026	63	2,885	0	154,832	0	1,012,377	30,000	1,670,094	30,000	1.85 %	78,030	0	108,030	2026	
2027	64	2,914	0	164,122	0	1,052,872	30,000	1,719,908	30,000	1.80 %	79,591	0	109,591	2027	
2028	65	2,943	0	173,969	0	1,094,987	30,000	1,771,900	30,000	1.75 %	0	31,435	61,435	2028	
2029	66	2,972	0	184,407	0	1,138,787	0	1,826,166	33,000	1.86 %	0	32,441	65,441	2029	
2030	67	3,002	0	195,472	0	1,184,338	0	1,882,812	33,000	1.81 %	0	33,479	66,479	2030	
2031	68	3,032	0	207,200	0	1,231,712	0	1,941,944	33,000	1.75 %	0	34,550	67,550	2031	
2032	69	3,062	0	219,632	0	1,280,980	0	2,003,675	33,000	1.70 %	0	35,656	68,656	2032	
2033	70	3,093	0	232,810	0	1,332,219	0	2,068,122	33,000	1.65 %	0	36,797	69,797	2033	
2034	71	3,124	0	246,779	0	1,385,508	0	2,135,410	36,000	1.74 %	0	37,974	73,974	2034	
2035	72	3,155	0	261,585	0	1,440,928	0	2,205,669	36,000	1.69 %	0	39,190	75,190	2035	
2036	73	3,187	0	277,280	0	1,498,565	0	2,279,032	36,000	1.63 %	0	40,444	76,444	2036	
2037	74	3,219	0	293,917	0	1,558,508	0	2,355,644	36,000	1.58 %	0	41,738	77,738	2037	
2038	75	3,251	0	311,552	0	1,620,848	0	2,435,651	36,000	1.53 %	0	43,074	79,074	2038	
2039	76	3,283	0	330,245	0	1,685,662	0	2,519,211	39,000	1.60 %	0	44,452	83,452	2039	
		0	0	0	0	534,000	0	534,000	0		309,121	451,229	1,294,350		

Orange backgrounds indicate hypothetical returns

Step 19: Column Display Options: Click on the green View Death Benefit button in the Column Display Options table.

Column Display Options View RMD Checks Hide Income Riders **View Death Benefit** Hide % Distribution View Comparison Hide Tax Rates View Plan Years

Account and Income Grouping

		Group 1	Group 2	Group 3	Group 4	Group 5	
Checking Account (4)		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
IRA (4)		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
Bnfl IRA (4)		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
LTC Insurance		<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
		Incomes	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		Wages (6)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
		SS (6)	<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		Color
Title	Group 1 Accounts	<input checked="" type="radio"/>
Group 2		<input type="radio"/>
Group 3		<input type="radio"/>
Group 4		<input type="radio"/>
Group 5		<input type="radio"/>

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

Reset Title / Colors **Copy Setup To All Scenarios**

Return With Grouping **Return Without Grouping**

Step 20: Structured Income Plan: A new column should appear under the Life Insurance column displaying the death benefit.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

Planning Horizon: 16 years | Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Year	Accounts										Incomes								
	Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance				Wages (6)		SS (6)		Total Income	Year			
net return	1.00 %	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution					
initial amount	2,800			130,000	900,000	4,00 %		4,00 %		0.00 %	1,032,800	0	3,076,628	30,000	2.91 %	75,000	0		
bonus % w/bonus	0.00 %			0.00 %	0.00 %	0.00 %		6.00 %	0	0.00 %	1,032,800	0	3,032,800	30,000	1.90 %	76,500	0		
	2,800			130,000	900,000														
2024	61	2,828	0	137,800	0	936,000	0	500,000	30,000	2,000,000	1,576,628	30,000	3,076,628	30,000	2.91 %	75,000	0	105,000	2024
2025	62	2,856	0	146,068	0	973,440	0	500,000	30,000	2,000,000	1,622,364	30,000	3,122,364	30,000	1.90 %	76,500	0	106,500	2025
2026	63	2,885	0	154,832	0	1,012,377	0	500,000	30,000	2,000,000	1,670,094	30,000	3,170,094	30,000	1.85 %	78,030	0	108,030	2026
2027	64	2,914	0	164,122	0	1,052,872	0	500,000	30,000	2,000,000	1,719,908	30,000	3,219,908	30,000	1.80 %	79,591	0	109,591	2027
2028	65	2,943	0	173,969	0	1,094,987	0	500,000	30,000	2,000,000	1,771,900	30,000	3,271,900	30,000	1.75 %	0	31,435	61,435	2028
2029	66	2,972	0	184,407	0	1,138,787	0	500,000	33,000	2,000,000	1,826,166	33,000	3,326,166	33,000	1.86 %	0	32,441	65,441	2029
2030	67	3,002	0	195,472	0	1,184,338	0	500,000	33,000	2,000,000	1,882,812	33,000	3,382,812	33,000	1.81 %	0	33,479	66,479	2030
2031	68	3,032	0	207,200	0	1,231,712	0	500,000	33,000	2,000,000	1,941,944	33,000	3,441,944	33,000	1.75 %	0	34,550	67,550	2031
2032	69	3,062	0	219,632	0	1,280,980	0	500,000	33,000	2,000,000	2,003,675	33,000	3,503,674	33,000	1.70 %	0	35,656	68,656	2032
2033	70	3,093	0	232,810	0	1,332,219	0	500,000	33,000	2,000,000	2,068,122	33,000	3,568,122	33,000	1.65 %	0	36,797	69,797	2033
2034	71	3,124	0	246,779	0	1,385,508	0	500,000	36,000	2,000,000	2,135,410	36,000	3,635,410	36,000	1.74 %	0	37,974	73,974	2034
2035	72	3,155	0	261,585	0	1,440,928	0	500,000	36,000	2,000,000	2,205,669	36,000	3,705,669	36,000	1.69 %	0	39,190	75,190	2035
2036	73	3,187	0	277,280	0	1,498,565	0	500,000	36,000	2,000,000	2,279,032	36,000	3,779,032	36,000	1.63 %	0	40,444	76,444	2036
2037	74	3,219	0	293,917	0	1,558,508	0	500,000	36,000	2,000,000	2,355,644	36,000	3,855,644	36,000	1.58 %	0	41,738	77,738	2037
2038	75	3,251	0	311,552	0	1,620,848	0	500,000	36,000	2,000,000	2,435,651	36,000	3,935,651	36,000	1.53 %	0	43,074	79,074	2038
2039	76	3,283	0	330,245	0	1,685,682	0	500,000	39,000	2,000,000	2,519,211	39,000	4,019,211	39,000	1.60 %	0	44,452	83,452	2039
																534,000	309,121	451,229	1,294,350

Orange backgrounds indicate hypothetical returns

Step 21: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon	16 years	Accounts										Incomes				Total Income	Year	
		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)			
Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit									
net return	60	1.00 %		6.00 %	IRA	4.00 %	biRA	4.00 %	0.00 %	cash value	1,032,800	0	Subtotal of account incomes					
initial amount		2,800		130,000		900,000		0	0.00 %		1,032,800	3,032,800						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		6.00 %	2,000,000									
	2,800		Manage	130,000		900,000		0	Manage									
2024	61	2,828	0	137,800	0	936,000	0	500,000	30,000	2,000,000	1,576,628	3,076,628	30,000	2.91 %	75,000	0	105,000	2024
2025	62	2,856	0	146,068	0	973,440	0	500,000	30,000	2,000,000	1,622,364	3,122,364	30,000	1.90 %	76,500	0	106,500	2025
2026	63	2,885	0	154,832	0	1,012,377	0	500,000	30,000	2,000,000	1,670,094	3,170,094	30,000	1.85 %	78,030	0	108,030	2026
2027	64	2,914	0	164,122	0	1,052,872	0	500,000	30,000	2,000,000	1,719,908	3,219,908	30,000	1.80 %	79,591	0	109,591	2027
2028	65	2,943	0	173,969	0	1,094,987	0	500,000	30,000	2,000,000	1,771,900	3,271,900	30,000	1.75 %	0	31,435	61,435	2028
2029	66	2,972	0	184,407	0	1,138,787	0	500,000	33,000	2,000,000	1,826,166	3,326,166	33,000	1.86 %	0	32,441	65,441	2029
2030	67	3,002	0	195,472	0	1,184,338	0	500,000	33,000	2,000,000	1,882,812	3,382,812	33,000	1.81 %	0	33,479	66,479	2030
2031	68	3,032	0	207,200	0	1,231,712	0	500,000	33,000	2,000,000	1,941,944	3,441,944	33,000	1.75 %	0	34,550	67,550	2031
2032	69	3,062	0	219,632	0	1,280,980	0	500,000	33,000	2,000,000	2,003,675	3,503,674	33,000	1.70 %	0	35,656	68,656	2032
2033	70	3,093	0	232,810	0	1,332,219	0	500,000	33,000	2,000,000	2,068,122	3,568,122	33,000	1.65 %	0	36,797	69,797	2033
2034	71	3,124	0	246,779	0	1,385,508	0	500,000	36,000	2,000,000	2,135,410	3,635,410	36,000	1.74 %	0	37,974	73,974	2034
2035	72	3,155	0	261,585	0	1,440,928	0	500,000	36,000	2,000,000	2,205,669	3,705,669	36,000	1.69 %	0	39,190	75,190	2035
2036	73	3,187	0	277,280	0	1,498,565	0	500,000	36,000	2,000,000	2,279,032	3,779,032	36,000	1.63 %	0	40,444	76,444	2036
2037	74	3,219	0	293,917	0	1,558,508	0	500,000	36,000	2,000,000	2,355,644	3,855,644	36,000	1.58 %	0	41,738	77,738	2037
2038	75	3,251	0	311,552	0	1,620,848	0	500,000	36,000	2,000,000	2,435,651	3,935,651	36,000	1.53 %	0	43,074	79,074	2038
2039	76	3,283	0	330,245	0	1,685,682	0	500,000	39,000	2,000,000	2,519,211	4,019,211	39,000	1.60 %	0	44,452	83,452	2039

Orange backgrounds indicate hypothetical returns

Step 22: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon	16 years	Accounts										Incomes				Total Income	Year	
		Checking Account (4)		IRA (4)		Bnfl IRA (4)		LTC Insurance		Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)			
Year	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit									
net return	60	1.00 %		6.00 %	IRA	4.00 %	biRA	4.00 %	0.00 %	cash value	1,032,800	0	Subtotal of account incomes					
initial amount		2,800		130,000		900,000		0	0.00 %		1,032,800	3,032,800						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		6.00 %	2,000,000									
	2,800		Manage	130,000		900,000		0	Manage									
2024	61	2,828	0	137,800	0	936,000	0	500,000	30,000	2,000,000	1,576,628	3,076,628	30,000	2.91 %	75,000	0	105,000	2024
2025	62	2,856	0	146,068	0	973,440	0	500,000	30,000	2,000,000	1,622,364	3,122,364	30,000	1.90 %	76,500	0	106,500	2025
2026	63	2,885	0	154,832	0	1,012,377	0	500,000	30,000	2,000,000	1,670,094	3,170,094	30,000	1.85 %	78,030	0	108,030	2026
2027	64	2,914	0	164,122	0	1,052,872	0	500,000	30,000	2,000,000	1,719,908	3,219,908	30,000	1.80 %	79,591	0	109,591	2027
2028	65	2,943	0	173,969	0	1,094,987	0	500,000	30,000	2,000,000	1,771,900	3,271,900	30,000	1.75 %	0	31,435	61,435	2028
2029	66	2,972	0	184,407	0	1,138,787	0	500,000	33,000	2,000,000	1,826,166	3,326,166	33,000	1.86 %	0	32,441	65,441	2029
2030	67	3,002	0	195,472	0	1,184,338	0	500,000	33,000	2,000,000	1,882,812	3,382,812	33,000	1.81 %	0	33,479	66,479	2030
2031	68	3,032	0	207,200	0	1,231,712	0	500,000	33,000	2,000,000	1,941,944	3,441,944	33,000	1.75 %	0	34,550	67,550	2031
2032	69	3,062	0	219,632	0	1,280,980	0	500,000	33,000	2,000,000	2,003,675	3,503,674	33,000	1.85 %	0	35,656	68,656	2032
2033	70	3,093	0	232,810	0	1,332,219	0	500,000	33,000	2,000,000	2,068,122	3,568,122	33,000	1.65 %	0	36,797	69,797	2033
2034	71	3,124	0	246,779	0	1,385,508	0	500,000	36,000	2,000,000	2,135,410	3,635,410	36,000	1.74 %	0	37,974	73,974	2034
2035	72	3,155	0	261,585	0	1,440,928	0	500,000	36,000	2,000,000	2,205,669	3,705,669	36,000	1.69 %	0	39,190	75,190	2035
2036	73	3,187	0	277,280	0	1,498,565	0	500,000	36,000	2,000,000	2,279,032	3,779,032	36,000	1.63 %	0	40,444	76,444	2036
2037	74	3,219	0	293,917	0	1,558,508	0	500,000	36,000	2,000,000	2,355,644	3,855,644	36,000	1.58 %	0	41,738	77,738	2037
2038	75	3,251	0	311,552	0	1,620,848	0	500,000	36,000	2,000,000	2,435,651	3,935,651	36,000	1.53 %	0	43,074	79,074	2038
2039	76	3,283	0	330,245	0	1,685,682	0	500,000	39,000	2,000,000	2,519,211	4,019,211	39,000	1.60 %	0	44,452	83,452	2039

Orange backgrounds indicate hypothetical returns

Step 23: 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 | Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon 16 years

Year	Accounts										Incomes				Total Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)		
net return initial amount bonus % w/bonus	60 1.00 % 2,800 0.00 % 2,800	Checking Account (4) 130,000 0.00 % 130,000	IRA (4) 900,000 0.00 % 900,000	Bnfl IRA (4) 0 6.00 % 0	lTC Insurance 2,000,000 0 0					1,032,800 0	3,032,800 0					
2024	61 2,828	0 137,800	0 936,000	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	2.91 % 1.90 %	75,000 76,500	0 0	105,000 106,500	2024 2025
2025	62 2,856	0 146,068	0 973,440	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.85 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2026 2027
2026	63 2,885	0 154,832	0 1,012,377	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.85 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2026 2027
2027	64 2,914	0 164,122	0 1,052,872	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.85 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2026 2027
2028	65 2,943	0 173,969	0 1,094,987	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.75 % 1.75 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028
2029	66 2,972	0 184,407	0 1,138,787	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	2.91 % 1.90 %	75,000 76,500	0 0	105,000 106,500	2024 2025 2026 2027 2028
2030	67 3,002	0 195,472	0 1,184,338	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.81 % 1.81 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029
2031	68 3,032	0 207,200	0 1,231,712	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.75 % 1.75 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030
2032	69 3,062	0 219,632	0 1,280,980	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.70 % 1.70 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030 2031
2033	70 3,093	0 232,810	0 1,332,219	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.65 % 1.65 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030 2031 2032
2034	71 3,124	0 246,779	0 1,385,508	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.74 % 1.74 %	78,030 79,591	0 0	111,738 113,359	2026 2027 2028 2029 2030 2031 2032 2033
2035	72 3,155	0 261,585	0 1,440,928	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.69 % 1.69 %	78,030 79,591	0 0	114,738 116,359	2026 2027 2028 2029 2030 2031 2032 2033 2034
2036	73 3,187	0 277,280	0 1,498,565	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.63 % 1.63 %	78,030 79,591	0 0	117,738 119,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035
2037	74 3,219	0 293,917	0 1,558,508	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.58 % 1.58 %	78,030 79,591	0 0	120,738 122,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036
2038	75 3,251	0 311,552	0 1,620,848	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.53 % 1.53 %	78,030 79,591	0 0	123,738 125,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037
2039	76 3,283	0 330,245	0 1,685,682	0 500,000	39,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	39,000 39,000	1.60 % 1.60 %	78,030 79,591	0 0	126,738 128,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038

Orange backgrounds indicate hypothetical returns

Step 24: 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 | Uploading an Excel Spreadsheet into the Death Benefit Data Table

Planning Horizon 16 years

Year	Accounts										Incomes				Total Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)		
net return initial amount bonus % w/bonus	60 1.00 % 2,800 0.00 % 2,800	Checking Account (4) 130,000 0.00 % 130,000	IRA (4) 900,000 0.00 % 900,000	Bnfl IRA (4) 0 6.00 % 0	lTC Insurance 2,000,000 0 0					1,032,800 0	3,032,800 0					
2024	61 2,828	0 137,800	0 936,000	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	2.91 % 1.90 %	75,000 76,500	0 0	105,000 106,500	2024
2025	62 2,856	0 146,068	0 973,440	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.85 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2025
2026	63 2,885	0 154,832	0 1,012,377	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.85 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2025
2027	64 2,914	0 164,122	0 1,052,872	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.80 % 1.80 %	78,030 79,591	0 0	108,030 109,591	2025 2026
2028	65 2,943	0 173,969	0 1,094,987	0 500,000	30,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	30,000 30,000	1.75 % 1.75 %	78,030 79,591	0 0	108,030 109,591	2025 2026 2027
2029	66 2,972	0 184,407	0 1,138,787	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	2.91 % 1.90 %	75,000 76,500	0 0	105,000 106,500	2024 2025 2026 2027 2028
2030	67 3,002	0 195,472	0 1,184,338	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.81 % 1.81 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029
2031	68 3,032	0 207,200	0 1,231,712	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.75 % 1.75 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030
2032	69 3,062	0 219,632	0 1,280,980	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.70 % 1.70 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030 2031
2033	70 3,093	0 232,810	0 1,332,219	0 500,000	33,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	33,000 33,000	1.65 % 1.65 %	78,030 79,591	0 0	108,030 109,591	2026 2027 2028 2029 2030 2031 2032
2034	71 3,124	0 246,779	0 1,385,508	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.74 % 1.74 %	78,030 79,591	0 0	111,738 113,359	2026 2027 2028 2029 2030 2031 2032 2033
2035	72 3,155	0 261,585	0 1,440,928	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.69 % 1.69 %	78,030 79,591	0 0	114,738 116,359	2026 2027 2028 2029 2030 2031 2032 2033 2034
2036	73 3,187	0 277,280	0 1,498,565	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.63 % 1.63 %	78,030 79,591	0 0	117,738 119,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035
2037	74 3,219	0 293,917	0 1,558,508	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.58 % 1.58 %	78,030 79,591	0 0	120,738 122,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036
2038	75 3,251	0 311,552	0 1,620,848	0 500,000	36,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	36,000 36,000	1.53 % 1.53 %	78,030 79,591	0 0	123,738 125,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037
2039	76 3,283	0 330,245	0 1,685,682	0 500,000	39,000 2,000,000	0 3,032,800 0	3,032,800 0	0 0.00 % 0.00 %	1,032,800 0	3,032,800 0	39,000 39,000	1.60 % 1.60 %	78,030 79,591	0 0	126,738 128,359	2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038

Orange backgrounds indicate hypothetical returns

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.