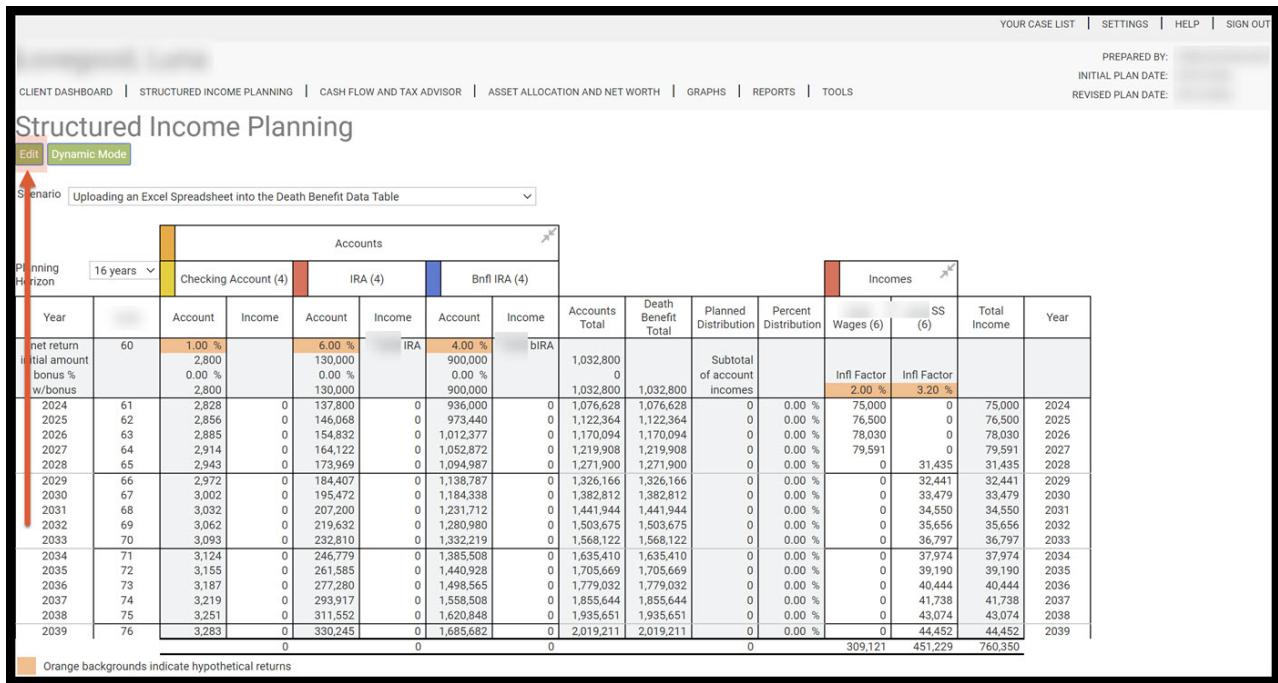# Uploading an Excel Spreadsheet into the Death Benefit Data Table on the View/Edit Death Benefit Page

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.

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

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

		Accounts									Incomes			
Planning Horizon	16 years	Checking Account (4)		IRA (4)		Bnfl IRA (4)								
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	60	1.00 %		6.00 %	IRA	4.00 %	bIRA					Manage	Manage		
initial amount		2,800		130,000		900,000		1,032,800		Subtotal		Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		0		of account					
w/bonus		2,800 Manage		130,000 Manage		900,000 Manage		1,032,800	1,032,800	incomes		2.00 %	3.20 %		
2024	61	2,828	0	137,800	0	936,000	0	1,076,628	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	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	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	1,219,908	0	0.00 %	79,591	0	79,591	2027
2028	65	2,943	0	173,969	0	1,094,987	0	1,271,900	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	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	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	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	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	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	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	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	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	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	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	2,019,211	0	0.00 %	0	44,452	44,452	2039
			0		0		0			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.

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 Sel

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 ○

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders
○ Start payout from income rider

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

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

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

Annual Savings
○ Annual fixed savings

ADD INCOME

Pick year(s)
OR
Start year for rest of plan
OR
Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

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

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

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

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.

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

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

Step 12: Based On: Select the radio button.

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.

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

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

Step 16: Save: Click on the green save button underneath the manage account subheading.

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

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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

Planning Horizon: 16 years

Accounts

Year		Checking Account (4) Account	Income	IRA (4) Account	Income	Bnfl IRA (4) Account	Income	LTC Insurance Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Incomes Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	4.00 %								
initial amount		2,800		130,000		900,000		0		1,032,800	Subtotal		Manage	Manage		
bonus %		0.00 %		0.00 %		0.00 %			6.00 %	0	of account		Infl Factor	Infl Factor		
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	1,032,800	incomes		2.00 %	3.20 %		
2024	61	2,828	0	137,800	0	936,000	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	0	500,000	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	0	500,000	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	0	500,000	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	0	500,000	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	500,000	33,000	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	500,000	33,000	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	500,000	33,000	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	500,000	33,000	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	500,000	33,000	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	500,000	36,000	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	500,000	36,000	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	500,000	36,000	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	500,000	36,000	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	500,000	36,000	2,435,651	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	2,519,211	39,000	1.60 %	0	44,452	83,452	2039
			0		0		0		534,000		534,000		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.

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

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Checking Account (4)	●	○	○	○	○
IRA (4)	●	○	○	○	○
Bnfl IRA (4)	●	○	○	○	○
LTC Insurance	●	○	○	○	○

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (6)	●	○	○	○	○
SS (6)	●	○	○	○	○

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

Reset | Condense All | Uncondense All

Group Setup

Accounts

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

Incomes

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

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.

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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

Planning Horizon: 16 years

Year		Checking Account (4) Account	Income	IRA (4) Account	Income	Bnfl IRA (4) Account	Income	LTC Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 %	IRA	4.00 %	bIRA	4.00 %		0.00 %					Manage	Manage		
initial amount		2,800		130,000		900,000		0		cash value	1,032,800		Subtotal					
bonus %		0.00 %		0.00 %		0.00 %		6.00 %		0			of account		Infl Factor	Infl Factor		
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	2,000,000	1,032,800	3,032,800	incomes		2.00 %	3.20 %		
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
			0		0		0		534,000				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.

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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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

Planning Horizon: 16 years

Accounts — Checking Account (4), IRA (4), Bnfl IRA (4), LTC Insurance | **Incomes**

Year	Age	Checking Account (4) Account	Income	IRA (4) Account	Income	Bnfl IRA (4) Account	Income	LTC Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00%		6.00%	IRA	4.00%	bIRA	4.00%		0.00%								
initial amount		2,800		130,000		900,000		0	cash value	1,032,800		Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor			
bonus %		0.00%		0.00%		0.00%		6.00%		0.00%	0							
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	0	Manage	2,000,000	1,032,800	3,032,800		2.00%	3.20%			
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
Total			0		0		0		534,000				534,000		309,121	451,229	1,294,350	

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.

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.

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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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

Planning Horizon: 16 years

Accounts

Year		Checking Account (4) Account	Income	IRA (4) Account	Income	Bnfl IRA (4) Account	Income	LTC Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 % IRA		4.00 % bIRA		4.00 %		0.00 %					Manage	Manage		
initial amount		2,800		130,000		900,000		0		cash value	1,032,800		Subtotal		Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		6.00 %		0.00 %	0		of account		2.00 %	3.20 %		
w/bonus		2,800 Manage		130,000 Manage		900,000 Manage		0 Manage		2,000,000	1,032,800	3,032,800	incomes					
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
			0		0		0		534,000				534,000		309,121	451,229	1,294,350	

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.

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

Accounts

Year		Checking Account (4) Account	Income	IRA (4) Account	Income	Bnfl IRA (4) Account	Income	LTC Insurance Account	Income	Death Benefit	Accounts Total	Death Benefit Total	Planned Distribution	Percent Distribution	Wages (6)	SS (6)	Total Income	Year
net return	60	1.00 %		6.00 % IRA		4.00 % bIRA		4.00 %		0.00 %								
initial amount		2,800		130,000		900,000		0		cash value	1,032,800		Subtotal		Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		6.00 %		0.00 %	0		of account		2.00 %	3.20 %		
w/bonus		2,800		130,000		900,000		0		2,000,000	1,032,800	3,032,800	incomes					
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
			0		0		0		534,000				534,000		309,121	451,229	1,294,350	

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.