

Depositing into a Checking/Savings Account Using the Annual Fixed Withdrawal Function

11/08/2024 1:12 pm EST

There are different ways to show deposits into a checking/savings account. Below is the step-by-step guideline for adding a deposit into a checking/savings account using the annual fixed withdrawal function.

Step 1: Edit: Click on the green edit 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 Dynamic Mode

Scenario: Adding Deposits to a Checking/Savings Account

Planning Horizon: 16 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	SS		Total Income	Year
	Account	Income	Account	Income			Wages (4)	(4)		
net return	63	4.00 %	IRA	0.01 %	1,030,000	Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount		1,000,000	IRA	30,000	1,030,000	0	3.20 %	3.20 %		
bonus % w/bonus		1,000,000		30,000						
2024	64	1,040,000	0	30,003	1,070,003	0	175,000	0	175,000	2024
2025	65	1,081,600	0	30,006	1,111,606	0	0	46,510	46,510	2025
2026	66	1,124,864	0	30,009	1,154,873	0	0	47,998	47,998	2026
2027	67	1,169,958	0	30,012	1,199,870	0	0	49,534	49,534	2027
2028	68	1,216,653	0	30,015	1,246,668	0	0	51,119	51,119	2028
2029	69	1,265,319	0	30,018	1,295,337	0	0	52,755	52,755	2029
2030	70	1,315,931	0	30,021	1,345,952	0	0	54,443	54,443	2030
2031	71	1,368,569	0	30,024	1,398,593	0	0	56,186	56,186	2031
2032	72	1,423,311	0	30,027	1,453,338	0	0	57,983	57,983	2032
2033	73	1,480,244	0	30,030	1,510,274	0	0	59,839	59,839	2033
2034	74	1,539,454	0	30,033	1,569,486	0	0	61,754	61,754	2034
2035	75	1,601,032	0	30,036	1,631,068	0	0	63,730	63,730	2035
2036	76	1,665,073	0	30,039	1,695,112	0	0	65,769	65,769	2036
2037	77	1,731,676	0	30,042	1,761,718	0	0	67,874	67,874	2037
2038	78	1,800,943	0	30,045	1,830,988	0	0	70,046	70,046	2038
2039	79	1,872,980	0	30,048	1,903,028	0	0	72,287	72,287	2039
			0		0	0	175,000	877,828	1,052,828	

Orange backgrounds indicate hypothetical returns

Step 2: Manage: Click on the green manage button within the column for the checking/savings account.

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: Adding Deposits to a Checking/Savings Account

Planning Horizon: 16 years

Year	net return	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)	Checking/Savings (1)			Wages (4)	SS (4)		
63	4.00 %	1,000,000	0	1,030,000	0	0	0	1,030,000	
	1,000,000	30,000	0	1,070,000	0	175,000	0	1,245,000	
	0.00 %	1,000,000	0	1,030,000	0	0	0	1,030,000	
2024	64	1,040,000	0	30,003	0	0	0	1,070,003	2024
2025	65	1,081,600	0	30,006	0	0	0	1,111,606	2025
2026	66	1,124,864	0	30,009	0	0	0	1,154,873	2026
2027	67	1,169,858	0	30,012	0	0	0	1,199,870	2027
2028	68	1,216,653	0	30,015	0	0	0	1,246,668	2028
2029	69	1,265,319	0	30,018	0	0	0	1,295,337	2029
2030	70	1,315,931	0	30,021	0	0	0	1,345,952	2030
2031	71	1,368,569	0	30,024	0	0	0	1,398,593	2031
2032	72	1,423,311	0	30,027	0	0	0	1,453,338	2032
2033	73	1,480,244	0	30,030	0	0	0	1,510,274	2033
2034	74	1,539,454	0	30,033	0	0	0	1,569,486	2034
2035	75	1,601,032	0	30,036	0	0	0	1,631,068	2035
2036	76	1,665,073	0	30,039	0	0	0	1,695,112	2036
2037	77	1,731,676	0	30,042	0	0	0	1,761,718	2037
2038	78	1,800,943	0	30,045	0	0	0	1,830,988	2038
2039	79	1,872,980	0	30,048	0	0	0	1,903,028	2039
		0	0	0	0	175,000	877,828	1,052,828	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

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 [REDACTED]

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

Income Data: Year 1-24, Income, Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on [Selected] 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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
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Note that entered values WILL NOT roll down to following years when blank

Step 5: Income Data: Within the Income data table click on the Year text box that you would like to select.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on [Selected] 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 -25,000 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

Income Data

Year	Income	Variable
1		
2		
3		
4		
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7		
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Note that entered values WILL NOT roll down to following years when blank

Step 6: Pick Years: Click on the green button Pick 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: **Checking/Savings (1)**

Initial account balance: **\$30,000**

Hypothetical return: **0.01 %**

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: **Fixed Interest** Sel

Risk level: **Fixed Interest**

Account owner: [dropdown]

Account type: **NQ**

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:

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 **-25,000** 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 OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1		
2		
3		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the 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: **Checking/Savings (1)**

Initial account balance: **\$30,000**

Hypothetical return: **0.01 %**

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: **Fixed Interest** Sel

Risk level: **Fixed Interest**

Account owner: [dropdown]

Account type: **NQ**

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:

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 OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1		
2		
3	fixed	-25,000
4	fixed	-25,000
5	fixed	-25,000
6		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 8: Save: Click on the green button Save 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: []

Years deferred: 0

Asset plan allocation: Fixed Interest [Sel]

Risk level: Fixed Interest

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

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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 []

Income Data

Year	Income	Variable
1		
2		
3	fixed	-25,000
4	fixed	-25,000
5	fixed	-25,000
6		
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Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Adding Deposits to a Checking/Savings Account

Planning Horizon: 16 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA (3)	Checking/Savings (1)			Wages (4)	SS (4)		
net return	4.00 %	IRA	0.01 %	1,030,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount	1,000,000		30,000	1,030,000					
bonus %	0.00 %		0.00 %						
w/bonus	1,000,000	Manage	30,000	1,030,000					
2024	1,040,000	0	30,003	1,070,003	0	175,000	0	175,000	2024
2025	1,081,600	0	30,006	1,111,606	0	0	46,510	46,510	2025
2026	1,124,864	0	55,009	1,179,873	(25,000)	0	47,998	22,998	2026
2027	1,169,858	0	80,014	1,249,873	(25,000)	0	49,534	24,534	2027
2028	1,216,653	0	105,022	1,321,675	(25,000)	0	51,119	26,119	2028
2029	1,265,319	0	105,033	1,370,352	0	0	52,755	52,755	2029
2030	1,315,931	0	105,044	1,420,975	0	0	54,443	54,443	2030
2031	1,368,569	0	105,054	1,473,623	0	0	56,186	56,186	2031
2032	1,423,311	0	105,065	1,528,376	0	0	57,983	57,983	2032
2033	1,480,244	0	105,075	1,585,319	0	0	59,839	59,839	2033
2034	1,539,464	0	105,086	1,644,539	0	0	61,754	61,754	2034
2035	1,601,032	0	105,096	1,706,128	0	0	63,730	63,730	2035
2036	1,665,073	0	105,107	1,770,180	0	0	65,769	65,769	2036
2037	1,731,676	0	105,117	1,836,793	0	0	67,874	67,874	2037
2038	1,800,943	0	105,128	1,906,070	0	0	70,046	70,046	2038
2039	1,872,980	0	105,138	1,978,118	0	0	72,287	72,287	2039
				(75,000)	(75,000)	175,000	877,828	977,828	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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Note that entered values WILL NOT roll down to following years when blank

Step 11: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

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

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
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Note that entered values WILL NOT roll down to following years when blank

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest Sel

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on: [Radio] age [Radio] Client2's age [Radio] 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

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 -10,000 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: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
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Orange backgrounds indicate hypothetical returns

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

Step 13: Start Years for Rest of Plan: Click on the green button Start Years 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest Sel

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

Add an income rider: Based on: [Radio] age [Radio] Client2's age [Radio] 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

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 -10,000 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: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5	Fixed	-10,000
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 14: Clicking: After clicking on the Start Year for Rest of Plan green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

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	fixed	-10,000
6	fixed	-10,000
7	fixed	-10,000
8	fixed	-10,000
9	fixed	-10,000
10	fixed	-10,000
11	fixed	-10,000
12	fixed	-10,000
13	fixed	-10,000
14	fixed	-10,000
15	fixed	-10,000
16	fixed	-10,000
17	fixed	-10,000
18	fixed	-10,000
19	fixed	-10,000
20	fixed	-10,000
21	fixed	-10,000
22	fixed	-10,000
23	fixed	-10,000
24	fixed	-10,000

Orange backgrounds indicate hypothetical returns

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

Step 15: Save: Click on the green button Save 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

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	fixed	-10,000
6	fixed	-10,000
7	fixed	-10,000
8	fixed	-10,000
9	fixed	-10,000
10	fixed	-10,000
11	fixed	-10,000
12	fixed	-10,000
13	fixed	-10,000
14	fixed	-10,000
15	fixed	-10,000
16	fixed	-10,000
17	fixed	-10,000
18	fixed	-10,000
19	fixed	-10,000
20	fixed	-10,000
21	fixed	-10,000
22	fixed	-10,000
23	fixed	-10,000
24	fixed	-10,000

Orange backgrounds indicate hypothetical returns

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

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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

Structured Income Planning

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

Scenario: Adding Deposits to a Checking/Savings Account

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS (4)		Total Income	Year
							Wages (4)	(4)		
net return	63	4.00 %	IRA	0.01 %	1,030,000	Subtotal of account incomes	Manage Inft Factor	Manage Inft Factor		
initial amount		1,000,000	IRA	30,000	1,030,000					
bonus % w/bonus		0.00 %	Manage	30,000	1,030,000					
2024	64	1,040,000	0	30,003	0	1,070,003	175,000	0	175,000	2024
2025	65	1,081,600	0	30,006	0	1,111,606	0	46,510	46,510	2025
2026	66	1,124,864	0	30,009	0	1,154,873	0	47,998	47,998	2026
2027	67	1,169,858	0	30,012	0	1,199,870	0	49,534	49,534	2027
2028	68	1,216,653	0	40,015	(10,000)	1,256,668	(10,000)	51,119	41,119	2028
2029	69	1,265,319	0	50,019	(10,000)	1,315,338	(10,000)	52,755	42,755	2029
2030	70	1,315,931	0	60,024	(10,000)	1,375,955	(10,000)	54,443	44,443	2030
2031	71	1,368,569	0	70,030	(10,000)	1,438,599	(10,000)	56,186	46,186	2031
2032	72	1,423,311	0	80,037	(10,000)	1,503,348	(10,000)	57,983	47,983	2032
2033	73	1,480,244	0	90,045	(10,000)	1,570,289	(10,000)	59,839	49,839	2033
2034	74	1,539,454	0	100,054	(10,000)	1,639,508	(10,000)	61,754	51,754	2034
2035	75	1,601,032	0	110,064	(10,000)	1,711,096	(10,000)	63,730	53,730	2035
2036	76	1,665,073	0	120,075	(10,000)	1,785,148	(10,000)	65,769	55,769	2036
2037	77	1,731,676	0	130,087	(10,000)	1,861,763	(10,000)	67,874	57,874	2037
2038	78	1,800,943	0	140,100	(10,000)	1,941,043	(10,000)	70,046	60,046	2038
2039	79	1,872,980	0	150,114	(10,000)	2,023,094	(10,000)	72,287	62,287	2039
			0	(120,000)		(120,000)		175,000	877,828	932,828

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01 %

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

Income Data: Year 1-24, Income, Variable

Step 18: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01%

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 [Redacted] 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 [Redacted]

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		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 19: Income Data: Within the Income data table click on the Year text box that you would like to select.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01%

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [Redacted]

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 -15,000 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 [Redacted]

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		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 20: 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01%

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

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

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

Withdrawals: Annual fixed withdrawal -15,000 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		
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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 blank

Step 21: Clicking: After clicking on the Start Year for X Year green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the 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: Checking/Savings (1)

Initial account balance: \$30,000

Hypothetical return: 0.01%

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: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

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

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

Withdrawals: Annual fixed withdrawal -15,000 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		
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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 blank

Step 22: Save: Click on the green button Save underneath the Manage Account subheading.

