

Adding Deposits into an Existing Checking/Savings Account in the Structured Income Plan Using the Annual Fixed Withdrawal Function

10/16/2024 3:15 pm EDT

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.

The screenshot shows a software interface for 'Structured Income Planning'. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. On the right side, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with a green 'Edit' button and a 'Dynamic Mode' indicator. Below this is a scenario dropdown menu set to 'Adding Deposits to a Checking/Savings Account'. A planning horizon of '16 years' is selected. The table below is organized into columns for 'Accounts' (IRA (3) and Checking/Savings (1)), 'Incomes' (Wages (4) and SS (4)), and 'Total Income'. The table rows represent years from 2024 to 2039. The 'Accounts Total' column shows a starting value of 1,030,000. The 'Planned Distribution' column is zero. The 'Wages' and 'SS' columns show values starting at 175,000 and 0 respectively in 2024, increasing over time. The 'Total Income' column shows values starting at 175,000 in 2024 and reaching 1,052,828 by 2039. A legend at the bottom indicates that orange backgrounds indicate hypothetical returns.

| Year | Account | Income | Accounts Total | Planned Distribution | Wages (4) | SS (4) | Total Income | Year | |
|-----------------|---------|-----------|----------------|----------------------|-----------|---------|--------------|-----------|--|
| net return | 63 | 4.00 % | 1,030,000 | 0 | 175,000 | 0 | 175,000 | 2024 | |
| initial amount | | 0.00 % | 1,030,000 | 0 | 0 | 46,510 | 46,510 | 2025 | |
| bonus % w/bonus | | 0.00 % | 1,030,000 | 0 | 0 | 47,998 | 47,998 | 2026 | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 0 | 175,000 | 2024 | |
| 2025 | 65 | 1,081,600 | 0 | 30,006 | 0 | 0 | 175,000 | 2025 | |
| 2026 | 66 | 1,124,864 | 0 | 30,009 | 0 | 0 | 175,000 | 2026 | |
| 2027 | 67 | 1,169,858 | 0 | 30,012 | 0 | 0 | 175,000 | 2027 | |
| 2028 | 68 | 1,216,653 | 0 | 30,015 | 0 | 0 | 175,000 | 2028 | |
| 2029 | 69 | 1,265,319 | 0 | 30,018 | 0 | 0 | 175,000 | 2029 | |
| 2030 | 70 | 1,315,931 | 0 | 30,021 | 0 | 0 | 175,000 | 2030 | |
| 2031 | 71 | 1,368,569 | 0 | 30,024 | 0 | 0 | 175,000 | 2031 | |
| 2032 | 72 | 1,423,311 | 0 | 30,027 | 0 | 0 | 175,000 | 2032 | |
| 2033 | 73 | 1,480,244 | 0 | 30,030 | 0 | 0 | 175,000 | 2033 | |
| 2034 | 74 | 1,539,454 | 0 | 30,033 | 0 | 0 | 175,000 | 2034 | |
| 2035 | 75 | 1,601,032 | 0 | 30,036 | 0 | 0 | 175,000 | 2035 | |
| 2036 | 76 | 1,665,073 | 0 | 30,039 | 0 | 0 | 175,000 | 2036 | |
| 2037 | 77 | 1,731,676 | 0 | 30,042 | 0 | 0 | 175,000 | 2037 | |
| 2038 | 78 | 1,800,943 | 0 | 30,045 | 0 | 0 | 175,000 | 2038 | |
| 2039 | 79 | 1,872,980 | 0 | 30,048 | 0 | 0 | 175,000 | 2039 | |
| | | | 0 | 0 | 0 | 175,000 | 877,828 | 1,052,828 | |

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 | Age | Accounts | | Accounts Total | Planned Distribution | Incomes | | Total Income | Year | |
|----------------|-----|-----------|--------|----------------|----------------------|-----------|--------|--------------|---------|-----------|
| | | Account | Income | | | Wages (4) | SS (4) | | | |
| net return | 63 | 4.00 % | IRA | 30,000 | 1,030,000 | 0 | 0 | 0 | | |
| initial amount | | 1,000,000 | IRA | 30,000 | 1,030,000 | 0 | 0 | 0 | | |
| bonus % | | 0.00 % | IRA | 30,000 | 1,030,000 | 0 | 0 | 0 | | |
| w/bonus | | 1,000,000 | IRA | 30,000 | 1,030,000 | 0 | 0 | 0 | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 2024 | |
| 2025 | 65 | 1,081,600 | 0 | 30,006 | 0 | 1,111,606 | 0 | 46,510 | 2025 | |
| 2026 | 66 | 1,124,864 | 0 | 30,009 | 0 | 1,154,873 | 0 | 47,998 | 2026 | |
| 2027 | 67 | 1,169,858 | 0 | 30,012 | 0 | 1,199,870 | 0 | 49,534 | 2027 | |
| 2028 | 68 | 1,216,653 | 0 | 30,015 | 0 | 1,246,668 | 0 | 51,119 | 2028 | |
| 2029 | 69 | 1,265,319 | 0 | 30,018 | 0 | 1,295,337 | 0 | 52,755 | 2029 | |
| 2030 | 70 | 1,315,931 | 0 | 30,021 | 0 | 1,345,952 | 0 | 54,443 | 2030 | |
| 2031 | 71 | 1,368,569 | 0 | 30,024 | 0 | 1,398,593 | 0 | 56,186 | 2031 | |
| 2032 | 72 | 1,423,311 | 0 | 30,027 | 0 | 1,453,338 | 0 | 57,983 | 2032 | |
| 2033 | 73 | 1,480,244 | 0 | 30,030 | 0 | 1,510,274 | 0 | 59,839 | 2033 | |
| 2034 | 74 | 1,539,454 | 0 | 30,033 | 0 | 1,569,486 | 0 | 61,754 | 2034 | |
| 2035 | 75 | 1,601,032 | 0 | 30,036 | 0 | 1,631,068 | 0 | 63,730 | 2035 | |
| 2036 | 76 | 1,665,073 | 0 | 30,039 | 0 | 1,695,112 | 0 | 65,769 | 2036 | |
| 2037 | 77 | 1,731,676 | 0 | 30,042 | 0 | 1,761,718 | 0 | 67,874 | 2037 | |
| 2038 | 78 | 1,800,943 | 0 | 30,045 | 0 | 1,830,988 | 0 | 70,046 | 2038 | |
| 2039 | 79 | 1,872,980 | 0 | 30,048 | 0 | 1,903,028 | 0 | 72,287 | 2039 | |
| | | 0 | 0 | 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:

- Start payout from income rider
- Annuitize (for years certain) 1.0 %
- Liquidate account (in so many years)
- 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: Type in the monetary amount. For a deposit the number will start with a negative symbol (-).

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:

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

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

Withdrawals
 Annual fixed withdrawal **0**
 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

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 24 | | |

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** 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

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
 Remove year to end of plan
 Reset all years

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
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| 10 | | |
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| 24 | | |

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

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 -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

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 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

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 []

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 | fixed | -25,000 |
| 4 | fixed | -25,000 |
| 5 | fixed | -25,000 |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |
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| 14 | | |
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| 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 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

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:

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

[input type="text" value="0"]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Liquidate or annuitize

Annuitize (for years certain) [input type="text" value="1.0"] %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input type="text" value=""]

Annual percentage withdrawal [input type="text" value="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 type="text" value=""]

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | fixed | -25,000 |
| 4 | fixed | -25,000 |
| 5 | fixed | -25,000 |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
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| 24 | | |

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: [blank]
INITIAL PLAN DATE: [blank]
REVISED PLAN DATE: [blank]

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

Accounts: IRA (3) Checking/Savings (1)

| Year | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (4) | SS (4) | Total Income | Year |
|-----------------|-----------|--------|---------|----------|----------------|-----------------------------|--------------------|--------------------|--------------|------|
| net return | 4.00 % | IRA | 0.01 % | | | | | | | |
| initial amount | 1,000,000 | | 30,000 | | 1,030,000 | Subtotal of account incomes | Manage Infi Factor | Manage Infi Factor | | |
| bonus % w/bonus | 0.00 % | | 0.00 % | | 0 | | 3.20 % | 3.20 % | | |
| | 1,000,000 | Manage | 30,000 | Manage | 1,030,000 | | | | | |
| 2024 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 0 | 175,000 | 2024 |
| 2025 | 1,081,600 | 0 | 30,006 | 0 | 1,111,606 | 0 | 0 | 46,510 | 46,510 | 2025 |
| 2026 | 1,124,864 | 0 | 55,009 | (25,000) | 1,179,873 | (25,000) | 0 | 47,998 | 22,998 | 2026 |
| 2027 | 1,169,858 | 0 | 80,014 | (25,000) | 1,249,873 | (25,000) | 0 | 49,534 | 24,534 | 2027 |
| 2028 | 1,216,653 | 0 | 105,022 | (25,000) | 1,321,675 | (25,000) | 0 | 51,119 | 26,119 | 2028 |
| 2029 | 1,265,319 | 0 | 105,033 | 0 | 1,370,352 | 0 | 0 | 52,755 | 52,755 | 2029 |
| 2030 | 1,315,931 | 0 | 105,044 | 0 | 1,420,975 | 0 | 0 | 54,443 | 54,443 | 2030 |
| 2031 | 1,368,569 | 0 | 105,054 | 0 | 1,473,623 | 0 | 0 | 56,186 | 56,186 | 2031 |
| 2032 | 1,423,311 | 0 | 105,065 | 0 | 1,528,376 | 0 | 0 | 57,983 | 57,983 | 2032 |
| 2033 | 1,480,244 | 0 | 105,075 | 0 | 1,585,319 | 0 | 0 | 59,839 | 59,839 | 2033 |
| 2034 | 1,539,464 | 0 | 105,086 | 0 | 1,644,539 | 0 | 0 | 61,754 | 61,754 | 2034 |
| 2035 | 1,601,032 | 0 | 105,096 | 0 | 1,706,128 | 0 | 0 | 63,730 | 63,730 | 2035 |
| 2036 | 1,665,073 | 0 | 105,107 | 0 | 1,770,180 | 0 | 0 | 65,769 | 65,769 | 2036 |
| 2037 | 1,731,676 | 0 | 105,117 | 0 | 1,836,793 | 0 | 0 | 67,874 | 67,874 | 2037 |
| 2038 | 1,800,943 | 0 | 105,128 | 0 | 1,906,070 | 0 | 0 | 70,046 | 70,046 | 2038 |
| 2039 | 1,872,980 | 0 | 105,138 | 0 | 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 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
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| 17 | | |
| 18 | | |
| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

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

Step 11: Annual Fixed Withdrawal Text Box: Type in the monetary amount. For a deposit the number will start with a negative symbol (-).

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 | | |
| 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 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

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 | | |
| 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 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

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 | |
| 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 [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: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | 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 |

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 [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: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | 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 |

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 | 0 | 0 | 0 | | |
| initial amount | | 1,000,000 | IRA | 30,000 | 1,030,000 | 0 | 0 | 0 | | |
| bonus % w/bonus | | 0.00 % | Manage | 0.00 % | 1,030,000 | 0 | 0 | 0 | | |
| 2024 | 64 | 1,040,000 | Manage | 30,000 | 1,070,000 | 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 | 1,169,858 | 0 | 30,012 | 1,199,870 | 0 | 0 | 49,534 | 49,534 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 40,015 | 1,256,668 | (10,000) | 0 | 51,119 | 41,119 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 50,019 | 1,315,338 | (10,000) | 0 | 52,755 | 42,755 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 60,024 | 1,375,955 | (10,000) | 0 | 54,443 | 44,443 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 70,030 | 1,438,599 | (10,000) | 0 | 56,186 | 46,186 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 80,037 | 1,503,348 | (10,000) | 0 | 57,983 | 47,983 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 90,045 | 1,570,289 | (10,000) | 0 | 59,839 | 49,839 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 100,054 | 1,639,508 | (10,000) | 0 | 61,754 | 51,754 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 110,064 | 1,711,096 | (10,000) | 0 | 63,730 | 53,730 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 120,075 | 1,785,148 | (10,000) | 0 | 65,769 | 55,769 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 130,087 | 1,861,763 | (10,000) | 0 | 67,874 | 57,874 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 140,100 | 1,941,043 | (10,000) | 0 | 70,046 | 60,046 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 150,114 | 2,023,094 | (10,000) | 0 | 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 [REDACTED] 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: Type in the monetary amount. For a deposit the number will start with a negative symbol (-).

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

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

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

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 | | |

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 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

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

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 | | |

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox 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 [0] Pick year(s) to remove Remove year to end of plan Reset all years

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

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 [5] Pick year(s) to remove Remove year to end of plan Reset all years

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

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.

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 Client's age Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout:

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

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

| Year | Income | Variable |
|-----------------------------|--------|----------|
| <input type="checkbox"/> 1 | | |
| <input type="checkbox"/> 2 | fixed | -15,000 |
| <input type="checkbox"/> 3 | fixed | -15,000 |
| <input type="checkbox"/> 4 | fixed | -15,000 |
| <input type="checkbox"/> 5 | fixed | -15,000 |
| <input type="checkbox"/> 6 | fixed | -15,000 |
| <input type="checkbox"/> 7 | | |
| <input type="checkbox"/> 8 | | |
| <input type="checkbox"/> 9 | | |
| <input type="checkbox"/> 10 | | |
| <input type="checkbox"/> 11 | | |
| <input type="checkbox"/> 12 | | |
| <input type="checkbox"/> 13 | | |
| <input type="checkbox"/> 14 | | |
| <input type="checkbox"/> 15 | | |
| <input type="checkbox"/> 16 | | |
| <input type="checkbox"/> 17 | | |
| <input type="checkbox"/> 18 | | |
| <input type="checkbox"/> 19 | | |
| <input type="checkbox"/> 20 | | |
| <input type="checkbox"/> 21 | | |
| <input type="checkbox"/> 22 | | |
| <input type="checkbox"/> 23 | | |
| <input type="checkbox"/> 24 | | |

Orange backgrounds indicate hypothetical returns

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

Step 23: 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 | Income | Accounts Total | Planned Distribution | Wages (4) | SS (4) | Total Income | Year |
|------|-----------------|-----------|----------------|----------------------|-----------------|----------------|----------------|----------------|
| | net return | 4.00 % | 1,030,000 | 0 | | | | |
| | initial amount | 0.00 % | 1,000,000 | 0 | | | | |
| | bonus % w/bonus | 0.00 % | 1,000,000 | 0 | | | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 0 | 1,070,003 | 2024 |
| 2025 | 65 | 1,081,600 | 0 | 45,006 | (15,000) | 175,000 | 1,126,606 | 2025 |
| 2026 | 66 | 1,124,864 | 0 | 60,010 | (15,000) | 46,510 | 1,184,874 | 2026 |
| 2027 | 67 | 1,169,888 | 0 | 75,016 | (15,000) | 47,998 | 1,244,875 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 90,024 | (15,000) | 49,534 | 1,306,677 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 105,033 | (15,000) | 51,119 | 1,370,352 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 120,044 | 0 | 52,755 | 1,429,975 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 135,054 | 0 | 54,443 | 1,473,623 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 150,065 | 0 | 56,186 | 1,528,376 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 165,075 | 0 | 57,983 | 1,585,319 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 180,086 | 0 | 59,839 | 1,644,539 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 195,096 | 0 | 61,754 | 1,706,128 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 210,107 | 0 | 63,730 | 1,770,179 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 225,117 | 0 | 65,769 | 1,836,793 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 240,128 | 0 | 67,874 | 1,906,070 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 255,138 | 0 | 70,046 | 1,978,118 | 2039 |
| | | | | (75,000) | (75,000) | 175,000 | 877,828 | 977,828 |

Orange backgrounds indicate hypothetical returns

Step 24: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [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 | Age | Accounts | | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|-----|-----------|----------------------|----------------|----------------------|-----------------------------|-------------|--------------|---------|
| | | IRA (3) | Checking/Savings (1) | | | Wages (4) | SS (4) | | |
| net return | 63 | 4.00 % | IRA | 0.01 % | 1,030,000 | Subtotal of account incomes | Manage | Manage | |
| initial amount | | 1,000,000 | IRA | 30,000 | 0 | Infl Factor | Infl Factor | | |
| bonus % w/bonus | | 0.00 % | IRA | 0.00 % | 0 | 3.20 % | 3.20 % | | |
| | | 1,000,000 | Manage | 30,000 | 1,030,000 | | | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 2024 |
| 2025 | 65 | 1,081,600 | 0 | 45,006 | (15,000) | 1,126,606 | (15,000) | 46,510 | 2025 |
| 2026 | 66 | 1,124,864 | 0 | 60,010 | (15,000) | 1,184,874 | (15,000) | 47,998 | 2026 |
| 2027 | 67 | 1,169,858 | 0 | 75,016 | (15,000) | 1,244,875 | (15,000) | 49,534 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 90,024 | (15,000) | 1,306,677 | (15,000) | 51,119 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 105,033 | (15,000) | 1,370,352 | (15,000) | 52,755 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 105,044 | 0 | 1,420,975 | 0 | 54,443 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 105,054 | 0 | 1,473,623 | 0 | 56,186 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 105,065 | 0 | 1,528,376 | 0 | 57,983 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 105,075 | 0 | 1,585,319 | 0 | 59,839 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 105,086 | 0 | 1,644,539 | 0 | 61,754 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 105,096 | 0 | 1,706,128 | 0 | 63,730 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 105,107 | 0 | 1,770,179 | 0 | 65,769 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 105,117 | 0 | 1,836,793 | 0 | 67,874 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 105,128 | 0 | 1,906,070 | 0 | 70,046 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 105,138 | 0 | 1,978,118 | 0 | 72,287 | 2039 |
| | | | | | (75,000) | (75,000) | 175,000 | 877,828 | 977,828 |

Orange backgrounds indicate hypothetical returns

Step 25: 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

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 Dynamic Mode

Scenario: Adding Deposits to a Checking/Savings Account

Planning Horizon: 16 years

| Year | Age | Accounts | | Accounts Total | Planned Distribution | Incomes | | Total Income | Year |
|-----------------|-----|-----------|----------------------|----------------|----------------------|-----------------------------|-------------|--------------|---------|
| | | IRA (3) | Checking/Savings (1) | | | Wages (4) | SS (4) | | |
| net return | 63 | 4.00 % | IRA | 0.01 % | 1,030,000 | Subtotal of account incomes | Manage | Manage | |
| initial amount | | 1,000,000 | IRA | 30,000 | 0 | Infl Factor | Infl Factor | | |
| bonus % w/bonus | | 0.00 % | IRA | 0.00 % | 0 | 3.20 % | 3.20 % | | |
| | | 1,000,000 | Manage | 30,000 | 1,030,000 | | | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 2024 |
| 2025 | 65 | 1,081,600 | 0 | 45,006 | (15,000) | 1,126,606 | (15,000) | 46,510 | 2025 |
| 2026 | 66 | 1,124,864 | 0 | 60,010 | (15,000) | 1,184,874 | (15,000) | 47,998 | 2026 |
| 2027 | 67 | 1,169,858 | 0 | 75,016 | (15,000) | 1,244,875 | (15,000) | 49,534 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 90,024 | (15,000) | 1,306,677 | (15,000) | 51,119 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 105,033 | (15,000) | 1,370,352 | (15,000) | 52,755 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 105,044 | 0 | 1,420,975 | 0 | 54,443 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 105,054 | 0 | 1,473,623 | 0 | 56,186 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 105,065 | 0 | 1,528,376 | 0 | 57,983 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 105,075 | 0 | 1,585,319 | 0 | 59,839 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 105,086 | 0 | 1,644,539 | 0 | 61,754 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 105,096 | 0 | 1,706,128 | 0 | 63,730 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 105,107 | 0 | 1,770,179 | 0 | 65,769 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 105,117 | 0 | 1,836,793 | 0 | 67,874 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 105,128 | 0 | 1,906,070 | 0 | 70,046 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 105,138 | 0 | 1,978,118 | 0 | 72,287 | 2039 |
| | | | | | (75,000) | (75,000) | 175,000 | 877,828 | 977,828 |

Orange backgrounds indicate hypothetical returns

Step 26: 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: [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: 1 years

| Year | Account | Accounts | | Accounts Total | Planned Distribution | Incomes | | Total Income | Year | |
|----------------|---------|-----------|----------------------|----------------|----------------------|-----------------------------|-------------|--------------|---------|---------|
| | | IRA (3) | Checking/Savings (1) | | | Wages (4) | SS (4) | | | |
| net return | 63 | 4.00 % | IRA | 0.01 % | 1,030,000 | | | | | |
| initial amount | | 1,000,000 | 30,000 | 0 | 0 | Subtotal of account incomes | Manage | Manage | | |
| bonus % | | 0.00 % | 0.00 % | | | Infl Factor | Infl Factor | | | |
| w/bonus | | 1,000,000 | 30,000 | 1,030,000 | | 3.20 % | 3.20 % | | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 2024 | |
| 2025 | 65 | 1,081,600 | 0 | 45,006 | (15,000) | 1,126,606 | (15,000) | 46,510 | 31,510 | 2025 |
| 2026 | 66 | 1,124,864 | 0 | 60,010 | (15,000) | 1,184,874 | (15,000) | 47,998 | 32,998 | 2026 |
| 2027 | 67 | 1,169,858 | 0 | 75,016 | (15,000) | 1,244,875 | (15,000) | 49,534 | 34,534 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 90,024 | (15,000) | 1,306,677 | (15,000) | 51,119 | 36,119 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 105,033 | (15,000) | 1,370,352 | (15,000) | 52,755 | 37,755 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 105,044 | 0 | 1,420,975 | 0 | 54,443 | 54,443 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 105,054 | 0 | 1,473,623 | 0 | 56,186 | 56,186 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 105,065 | 0 | 1,528,376 | 0 | 57,983 | 57,983 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 105,075 | 0 | 1,585,319 | 0 | 59,839 | 59,839 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 105,086 | 0 | 1,644,539 | 0 | 61,754 | 61,754 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 105,096 | 0 | 1,706,128 | 0 | 63,730 | 63,730 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 105,107 | 0 | 1,770,179 | 0 | 65,769 | 65,769 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 105,117 | 0 | 1,836,793 | 0 | 67,874 | 67,874 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 105,128 | 0 | 1,906,070 | 0 | 70,046 | 70,046 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 105,138 | 0 | 1,978,118 | 0 | 72,287 | 72,287 | 2039 |
| | | | | | | (75,000) | (75,000) | 175,000 | 877,828 | 977,828 |

Orange backgrounds indicate hypothetical returns

Step 27: 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: [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 Dynamic Mode

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 | 63 | 4.00 % | IRA | 0.01 % | 1,030,000 | | | | | |
| initial amount | | 1,000,000 | 30,000 | 0 | 0 | Subtotal of account incomes | Manage | Manage | | |
| bonus % | | 0.00 % | 0.00 % | | | Infl Factor | Infl Factor | | | |
| w/bonus | | 1,000,000 | 30,000 | 1,030,000 | | 3.20 % | 3.20 % | | | |
| 2024 | 64 | 1,040,000 | 0 | 30,003 | 0 | 1,070,003 | 0 | 175,000 | 2024 | |
| 2025 | 65 | 1,081,600 | 0 | 45,006 | (15,000) | 1,126,606 | (15,000) | 46,510 | 31,510 | 2025 |
| 2026 | 66 | 1,124,864 | 0 | 60,010 | (15,000) | 1,184,874 | (15,000) | 47,998 | 32,998 | 2026 |
| 2027 | 67 | 1,169,858 | 0 | 75,016 | (15,000) | 1,244,875 | (15,000) | 49,534 | 34,534 | 2027 |
| 2028 | 68 | 1,216,653 | 0 | 90,024 | (15,000) | 1,306,677 | (15,000) | 51,119 | 36,119 | 2028 |
| 2029 | 69 | 1,265,319 | 0 | 105,033 | (15,000) | 1,370,352 | (15,000) | 52,755 | 37,755 | 2029 |
| 2030 | 70 | 1,315,931 | 0 | 105,044 | 0 | 1,420,975 | 0 | 54,443 | 54,443 | 2030 |
| 2031 | 71 | 1,368,569 | 0 | 105,054 | 0 | 1,473,623 | 0 | 56,186 | 56,186 | 2031 |
| 2032 | 72 | 1,423,311 | 0 | 105,065 | 0 | 1,528,376 | 0 | 57,983 | 57,983 | 2032 |
| 2033 | 73 | 1,480,244 | 0 | 105,075 | 0 | 1,585,319 | 0 | 59,839 | 59,839 | 2033 |
| 2034 | 74 | 1,539,454 | 0 | 105,086 | 0 | 1,644,539 | 0 | 61,754 | 61,754 | 2034 |
| 2035 | 75 | 1,601,032 | 0 | 105,096 | 0 | 1,706,128 | 0 | 63,730 | 63,730 | 2035 |
| 2036 | 76 | 1,665,073 | 0 | 105,107 | 0 | 1,770,179 | 0 | 65,769 | 65,769 | 2036 |
| 2037 | 77 | 1,731,676 | 0 | 105,117 | 0 | 1,836,793 | 0 | 67,874 | 67,874 | 2037 |
| 2038 | 78 | 1,800,943 | 0 | 105,128 | 0 | 1,906,070 | 0 | 70,046 | 70,046 | 2038 |
| 2039 | 79 | 1,872,980 | 0 | 105,138 | 0 | 1,978,118 | 0 | 72,287 | 72,287 | 2039 |
| | | | | | | (75,000) | (75,000) | 175,000 | 877,828 | 977,828 |

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: +1-888-449-6917 or support@planscout.com