Withdrawing From a Checking/Savings Account Using Annual Withdrawal Function

11/08/2024 1:10 pm EST

From the structured income planning page there are different ways you can withdraw money from a checking/savings account. Below is a step-by-step guideline for withdrawing money using the annual withdrawal function.

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.

												YOUR CASE LIST SETTINGS
												PREPARED BY
												INITIAL PLAN DATE
LIENT DASHBO	ARD STRU	CTURED INCOM	E PLANNING	CASH FLO	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH 0	RAPHS R	EPORTS	TOOLS REVISED PLAN DATE
truct	ured Ir		Dlar	ning								
		ICOIII	FIAI	innig								
dit Dynamic	Mode											
With	drawing mon	ey from a cheo	cking/savings	account			~					
	1		Acco	unte	×							
nning			ACCO	unto			1		<i></i>			
rizon	20 years ∨	IRA	A (6)	Checking	/Savings (4)			Inco	mes 🔊			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	(7)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %				Huges (7)	(/)	meente		
tial amount		1,000,000		245,000		1,245,000	Subtotal					
bonus % w/bonus		0.00 %		0.00 %		1,245,000	of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %			
2024	64	1,000,000	0	245,000	0	1,245,000	0	175,000	3.20 %	175.000	2024	
2025	65	1,081,600	0	245,049	0	1,326,649	0	0	46,510	46,510	2025	
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	0	1,414,956	0	0	49,534	49,534	2027	
2028	68	1,216,653	0	245,123	0	1,461,775	0	0	51,119	51,119	2028	
2029 2030	69 70	1,265,319 1,315,931	0	245,147 245,172	0	1,510,466 1,561,103	0	0	52,755 54,443	52,755 54,443	2029 2030	
2030	70	1,315,931	0	245,172	0	1,613,765	0	0	56,186	56,186	2030	
2032	72	1,423,311	0	245,221	0	1,668,532	0	0	57,983	57,983	2032	
2033	73	1,480,244	0	245,245	0	1,725,489	0	0		59,839	2033	
2034	74	1,539,454	0	245,270	0	1,784,723	0	0	61,754	61,754	2034	
2035	75	1,601,032	0	245,294	0	1,846,326	0	0	63,730	63,730	2035	
2036	76	1,665,073	0	245,319	0	1,910,392	0	0	65,769	65,769	2036	
2037 2038	77 78	1,731,676 1,800,943	0	245,343 245,368	0	1,977,019 2,046,310	0	0	67,874 70,046	67,874 70.046	2037 2038	
2038	78	1,800,943	0	245,368	0	2,046,310	0	0	70,046	70,046	2038	
2039	80	1,947,900	0	245,417	0	2,118,373	0	0	74,600	74,600	2039	
2041	81	2,025,815	0	245,441	0	2,271,257	0	0	76,988	76,988	2041	
2042	82	2,106,848	0	245,466	0	2,352,314	0	0	79,451	79,451	2042	
2043	83	2,191,122	0	245,491	0	2,436,612	0	0	81,994	81,994	2043	
_			0		0		0	175,000	1,190,861	1,365,861		
Orange ba	ckgrounds inc	licate hypothe	tical returns									

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

												YOUR CASE LIST SETTINGS	HELP SIGN OU
												PREPARED BY:	
												INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STR	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	ADVISOR	ASSET ALLOCA	TION AND NET	WORTH G	RAPHS R	EPORTS	TOOLS REVISED PLAN DATE:	
Struct	ured I	ncom	e Plar	nnina									
		Account Ade			Add Target	Edit or Add So	enario Disp	lay Options					
Scenario Wit	hdrawing mor	ey from a che	cking/saving	s account			\sim						
			Acco	unts	×]							
Planning Horizon	20 years 🗸	IR	A (6)	Checking	/Savings (4)	1		Inco	mes 📈				
10112011				oncorring	, sarings (4)			mee				-	
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %		1.045.000	0.1						
initial amount bonus %		1,000,000 0.00 %		245,000 0.00 %		1,245,000	Subtotal of account	Manage Infl Factor	Manage Infl Factor				
w/bonus		1,000,000	Manage	245,000	Manage	1,245,000	incomes	3.20 %	3.20 %				
2024	64	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024	1	
2025	65	1,081,600	0	245,049	🔶 0		0	0	46,510	46,510	2025		
2026	66	1,124,864	0	245,074	0		0	0	47,998	47,998	2026		
2027	67	1,169,858	0	245,098	0		0	0	49,534	49,534	2027		
2028	68	1,216,653	0	245,123	0		0	0	51,119	51,119	2028		
2029 2030	69 70	1,265,319 1,315,931	0	245,147 245,172	0		0	0	52,755 54,443	52,755 54,443	2029		
2030	70	1,315,931	0	245,172	0		0	0	54,443	54,443	2030		
2032	72	1,423,311	0	245,221	0		0	0	57,983	57,983	2032		
2033	73	1,480,244	0	245,245	0		0	0	59,839	59,839	2033		
2034	74	1,539,454	0	245,270	0		0	0	61,754	61,754	2034	1	
2035	75	1,601,032	0	245,294	0		0	0	63,730	63,730	2035		
2036	76	1,665,073	0	245,319	0		0	0	65,769	65,769	2036		
2037	77	1,731,676	0	245,343	0		0	0	67,874	67,874	2037		
2038	78	1,800,943	0	245,368	• 0		0	0	70,046	70,046	2038		
2039	79	1,872,980	0	245,392	0		0	0	72,287	72,287	2039		
2040 2041	80 81	1,947,900 2.025.815	0	245,417 245,441	0		0	0	74,600 76,988	74,600 76,988	2040		
2041	81	2,025,815	0	245,441	0		0	0	76,988	76,988	2041		
2042	83	2,100,848	0	245,400	0		0	0	81,994	81,994	2042		
2010		2,171,126	0	210,171	0		0	175.000	1,190,861	1,365,861	2010	1	
Orango b	ackgrounds in	dianta hunath							.,	.,			
orange ba	ackgrounds in	uicate hypoth	encarretums										

Option A: Pick Years:

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

			YC	OUR CASE LIST S	ETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Sare Sancer Piewy Ear mounte Piewy Ear Dearn Denem Piewy Ear Actual Values						
Account name Checking/Savings (4)	Other strend lange and Trans			Income	Data	
Initial account balance \$245,000	Structured Income Type Income Riders	ADD INCOME	Year	Income	Variable	
0240,000	O Start payout from income rider		1			
Hypothetical return 0.01 %		Pick year(s)	2			
Bonus 0.0 %		OR	4			
Optional	Liquidate or annuitize O Annuitize (for years certain) 1.0%	Start year for rest of plan	5			
Account description		OR	6			
Optional account company	 Liquidate account (in so many years) 		8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	11			
Add money later - deferred account Years deferred 0	O Annual percentage withdrawal 0.0 %		13			
	 Required minimum distribution (RMD) 		14			
Asset plan allocation Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level Fixed Interest			17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		19			
Account type NQ V Add an income rider	 Make-up total owners RMD from one account 		20			
Based on age Client2 's age Joint	 Make-up total benef RMD from one account 		22			
Select income rider	O Make-up income gap based on target income		23			-
Number of months of payout in first year 12.0			₹ 24			
Enter manual payout						
	Annual Savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that enter	ered values V	VILL NOT roll down	to following years w	hen 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.

					YOUR CASE LIST SET	TTINGS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings (4)	Structured Income Type			Income	Data	
Initial account balance	\$245,000	Income Riders	ADD INCOME	Yea		Variable	*
Hypothetical return	0.01 %	 Start payout from income rider 	Pick year(s) OR				
Bonus	0.0 %	Liquidate or annuitize	UK .	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description Optional account company Other		C Liquidate account (in so many years)	OR Start year for X years				
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0				
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	14			
Photo Local		 Beneficial IRA RMD (based on beneficiaries life) 	,	16			
Risk level	Fixed Interest			17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	18			
Account type	NQ	Make-up total owners RMD from one account		20)		
Add an income rider		 Make-up total benef RMD from one account 		21			
Based on 🥥 age 🔾	Client2 's age O Joint	Make-up income gap based on target income		23			
Select income rider	~	• Make up moonle gap based on target moonle		7 24	i .		
Number of months of payout in first ye	ear 12.0						
Enter manual payout	scome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed values	WILL NOT roll down to	following years w	hen blank

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

						YOU	JR CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accourt	nt								
	View / Edit Death Benefit View / Edit Ad	tual Values							
					1				
Account name	Checking/Savings (4)		Structured Income Type		٠		Income Da	ta	
Initial account balance	\$245,000		Income Riders	ADD INCOME	-	Year	Income	Variable	
			 Start payout from income rider 			1			
Hypothetical return	0.01 %			Pick year(s)		2			
Bonus	0.0 %			OR		4			
Optional			Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	õ	5			
Account description				OR		6			
Optional account company			 Liquidate account (in so many years) 			8			
Other				Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	~	Withdrawals	0	Ö	10			
			Annual fixed withdrawal 24,000	Pick year(s) to remove		11			
Add money later - deferred account Years deferred			Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
reals defended	0		Required minimum distribution (RMD)			14			
Asset plan allocation	Fixed Interest	Sel		Remove year to end of plan		15			
Risk level	Fixed Interest		 Beneficial IRA RMD (based on beneficiaries life) 			16			
				Reset all years		17 18			
Account owner	~		Calculated Plan Withdrawals	Reset all years		19			
Account type	NQ ¥		Make-up total owners RMD from one account		Ö	20			
Add an income rider			Make-up total benef RMD from one account			21			
Based on 💿 age 🔘 🤅	Client2 's age 🔘 Joint					22 23			
Select income rider		~	 Make-up income gap based on target income 		0	24			-
Number of months of payout in first ye	ear 1:	2.0		l	4				•
Enter manual payout			Annual Savings						
			O Annual fixed savings						
	ncome Rider								
Orange backgrounds indicate hyp	pothetical returns			Note that entere	d va	lues W	ILL NOT roll down to fo	llowing years w	hen blank

Step 6: Pick Years: Click on the green button Pick Years.

					YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type			Inco	me Data		
Initial account balance	\$245,000	Income Riders	ADD INCOME		ear Income 1	1	Variable	*
Hypothetical return	0.01 %	Start payout from income rider	Pick year(s)	N	2			
Bonus	0.0 %	Liquidate or annuitize	UR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description Optional account company Other		C Liquidate account (in so many years)	OR Start year for X years		7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal 24,000 	0	1	10 11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	1	12 13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	U .	14			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		0	16			1
Account owner	~		Reset all years		18			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account		0	21			
Based on 🥥 age 🔘	Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 		0	24			*
Number of months of payout in first ye	ear 12.0						1	
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that entered	ed value	es WILL NOT roll dow	n to followi	ng years wh	en 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 SETT	INGS HELP	SIGN OUT
Manage Accour	1†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Da	ita	
Initial account balance	\$245,000	Income Riders	ADD INCOME		Year	Income	Variable	*
		 Start payout from income rider 			1	fixed fixed	24,000 24.000	
Hypothetical return	0.01 %		Pick year(s)		2	fixed	24,000	
Bonus	0.0 %		OR		4	fixed	24,000	
Ontional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	fixed	24,000	
Optional Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
		Annual fixed withdrawal	Pick year(s) to remove		11			
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
Years deferred	0				14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16			
Nisk level	Fixed Interest				17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	NQ ~	 Make-up total owners RMD from one account 			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔿 🤅	Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			23			*
Number of months of payout in first ye	ear 12.0							· •
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed va	lues WILL	NOT roll down to fe	ollowing years w	hen blank

Step 8: Save: Click on the green button Save underneath the Manage Account subheading.

					YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Accour	1t						
	View / Edit Death Benefit View / Edit Actual Values						
Save Cancer View / Edit Mcome	view / Luit Dealth Delient						
Ac ount name	Checking/Savings (4)	Structured Income Type			Incom	ie Data	
Ini al account balance	\$245,000	Income Riders O Start payout from income rider	ADD INCOME		lncome 1 fixed	Variable 24,000	
Hypothetical return	0.01 %		Pick year(s)		2 fixed 3 fixed	24,000 24,000	
Bolius	0.0 %	Liquidate or annuitize	OR	0	4 fixed 5 fixed	24,000 24,000	
Op ional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years		6 7 8	24,000	
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals			9 10 11		
Ac I money later - deferred account Ye irs deferred	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13 14		
As et plan allocation	Fixed Interest Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15		
Risclevel	Fixed Interest		Reset all years		17		
Account owner	~	Calculated Plan Withdrawals	Reset an years		19		
Account type Add an income rider	NQ ~	 Make-up total owners RMD from one account 		U .	20 21		
	Client2 's age 🔘 Joint	Make-up total benef RMD from one account			22		
Select income rider	~	 Make-up income gap based on target income 		0	23		-
Number of months of payout in first ye	ear 12.0			4			. Þ
	icome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed valu	es WILL NOT roll down	to following years w	hen blank

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

												YOUR CASE LIST SETTINGS HELP
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	ARD STRU	ICTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS	TOOLS REVISED PLAN DATE:
Structi	urod Ir	ncom	o Plar	nina								
							_					
Edit Save C	Cancel Add A	ccount Add	d Income A	dd Inc Tax 🛛 🗚	Add Talget		cenario Disp	olay Options				
Scenario With	hdrawing mon	ey from a che	cking/saving	s account			~					
			Acco	unts	×							
Planning	20 years ∨				1					1		
Horizon		IR	A (6)	Checking	/Savings (4)			Inco	mes			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %		Total	Distribution	wages (7)	(/)	income		
initial amount		1,000,000		245,000		1,245,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus	64	1,000,000	Manage	245,000	Manage	1,245,000	incomes	3.20 %	3.20 %	100.000	0004	
2024 2025	64 65	1,040,000 1,081,600	0	221,024 197,047	24,000 24,000	1,261,024 1,278,646	24,000 24,000	175,000	0 46,510	199,000 70,510	2024 2025	
2026	66	1,124,864	0	173,066	24,000	1,297,930	24,000	0	47,998	71,998	2025	
2027	67	1,169,858	0	149,084	24,000	1,318,942	24,000	0	49,534	73,534	2027	
2028	68	1,216,653	0	125,099	24,000	1,341,751	24,000	0	51,119	75,119	2028	
2029	69	1,265,319	0	125,111	0	1,390,430	0	0	52,755	52,755	2029	
2030 2031	70 71	1,315,931 1,368,569	0	125,124 125,136	0	1,441,055 1,493,705	0	0	54,443 56,186	54,443 56,186	2030 2031	
2031	72	1,423,311	0	125,130	0	1,493,703	0	0	57,983	57,983	2031	
2033	73	1,480,244	0	125,161	0	1,605,405	0	0	59,839	59,839	2033	
2034	74	1,539,454	0	125,174	0	1,664,627	0	0	61,754	61,754	2034	
2035	75	1,601,032	0	125,186	0	1,726,218	0	0	63,730	63,730	2035	
2036	76 77	1,665,073	0	125,199	0	1,790,272	0	0	65,769	65,769	2036	
2037 2038	77	1,731,676 1,800,943	0	125,211 125,224	0	1,856,887 1,926,166	0	0	67,874 70,046	67,874 70,046	2037 2038	
2038	78	1,872,980	0	125,224	0	1,920,100	0	0	72,287	72,287	2038	
2040	80	1,947,900	0	125,249	0	2,073,148	0	0	74,600	74,600	2040	
2041	81	2,025,815	0	125,261	0	2,151,077	0	0	76,988	76,988	2041	
2042	82	2,106,848	0	125,274	0	2,232,122	0	0	79,451	79,451	2042	
2043	83	2,191,122	0	125,286	120,000	2,316,408	120.000	175.000	81,994 1,190,861	81,994 1.485.861	2043	

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 L	IST SETTING	S HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Data		
Initial account balance	\$245,000	Income Riders	ADD INCOME			come	Variable	*
Hypothetical return	0.01 %	 Start payout from income rider 			1 2			
Hypothetical letuin	0.01 *		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		O Liquidate account (in so many years)	OR	õ	7			
Optional account company Other			Start year for X years		8			
the second se			0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal		ŏ	11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0				13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16			
	Pixed Interest		Reset all years		17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	NQ ~	O Make-up total owners RMD from one account			20			
Add an income rider		O Make-up total benef RMD from one account			21 22			
	Client2 's age O Joint	Make-up income gap based on target income			23			
Select income rider	~	O make up moome gup bused on target moome		9	24			
Number of months of payout in first ye	ear 12.0						12	
Enter manual payout		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that enter	red valu		oll down to follo	wing years wh	en blank
orange backgrounds indicate ny	pomencarreturns		Note that enter	reu Vall	JES WILL NUT I	011 00 001 10 1010	wing years wi	ci vidlik

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.

					YOUR	CASE LIST SETTING	3S HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Data		
Initial account balance	\$245,000	Income Riders	ADD INCOME		Year	Income	Variable	*
		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain)	Start year for rest of plan		5			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company		C Extended abovant (in commany years)	1. 1920 Block (1920 - 1820 -		8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
		 Beneficial IRA RMD (based on beneficiaries life) 	Remote year to end of plan		16			
Risk level	Fixed Interest				17			
Account owner	~		Reset all years		18 19			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔿 🛛	Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			23			-
Number of months of payout in first ye	ear 12.0							•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red val	lues WILL	NOT roll down to follo	owing years w	hen 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.

					YOU	R CASE LIST SETTIN	GS HELP	SIGN OUT
Manage Accour	ht							_
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type		ļ		Income Data		
Initial account balance	\$245,000	Income Riders	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional Account description		O Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		5			
Optional account company Other		Liquidate account (in so many years)	Start year for X years		7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		9 10 11			
Add money later - deferred account Years deferred	0	Annual fixed withdrawal 12,000 Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
Asset plan allocation	Fixed Interest Sel	Required minimum distribution (RMD)	Remove year to end of plan		14 15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type Add an income rider	NQ	Make-up total owners RMD from one account			20 21			
ALC: A DESCRIPTION OF A	Client2 's age 🔘 Joint	Make-up total benef RMD from one account		0	22 23			
Select income rider Number of months of payout in first y	Par 12.0	 Make-up income gap based on target income 			24			• •
Enter manual payout	ncome Rider	Annual Savings Annual fixed savings			1.1 2000			
Orange backgrounds indicate hy	pothetical returns		Note that enter	ed va	lues WI	LL NOT roll down to foll	owing years wi	ien blank

Step 13: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

					YOUR	CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Da	ta	
Initial account balance	\$245,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Liquidate account (in so many years)			8			
Other			Start year for X years	ŏ	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add man and before disferred as a surely		Annual fixed withdrawal 12,000	Pick year(s) to remove		11 12			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %			13			
	0	Required minimum distribution (RMD)			14			
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
A constant on the second			Reset all years		18			
Account owner	~	Calculated Plan Withdrawals			19			
	NQ ~	O Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21 22			
	Client2 's age O Joint	Make-up income gap based on target income			23			
Select income rider	~	• wake up moorne gap based on target moorne		7	24			
Number of months of payout in first ye	12.0							<i>r</i>
Enter manual payout		Annual Savings						
Desugat Additional Didas	erme Dides	Annual fixed savings						
Request Additional Rider Remove Inc								
Orange backgrounds indicate hyp	oothetical returns		Note that enter	red va	lues WILL	NOT roll down to fo	llowing years v	when blank

Step 14: Clicking: After clicking on the Start Years for Rest of Plan 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 SE	TTINGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values				١			
Save Cancer View/ Ean meonie	View / Euro Pearling Penerit				· \			
Account name	Checking/Savings (4)				- \			
, lood and hand	Checking/Savings (4)	Structured Income Type	-	_		Income		
Initial account balance	\$245,000	Income Riders	ADD INCOME	_	Year 1	Income	Variable	-
Hypothetical return	0.01 %	 Start payout from income rider 			2			
Hypothetical return	0.01 *		Pick year(s) OR		3	fixed	12,000	
Bonus	0.0 %		OR	õ	4	fixed	12,000	
Optional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	fixed	12,000	
Optional Account description		Annutize (for years certain)	OR		6	fixed	12,000	
Optional account company		 Liquidate account (in so many years) 			7	fixed	12,000	
Other			Start year for X years		8	fixed	12,000	
			0		9 10	fixed fixed	12,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			10	fixed	12,000	
Add money later - deferred account		 Annual fixed withdrawal 	Pick year(s) to remove		12	fixed	12,000	
Years deferred	0	Annual percentage withdrawal 0.0 %			13	fixed	12,000	
	0	Required minimum distribution (RMD)			14	fixed	12,000	
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	ň	15	fixed	12,000	
10 CT 17		 Beneficial IRA RMD (based on beneficiaries life) 	v		16	fixed	12,000	
Risk level	Fixed Interest				17	fixed	12,000	
Account owner	~		Reset all years		18	fixed	12,000	
		Calculated Plan Withdrawals			19	fixed	12,000	
Account type	NQ ~	 Make-up total owners RMD from one account 			20	fixed	12,000	
Add an income rider		 Make-up total benef RMD from one account 			21 22	fixed	12,000	
Based on 💿 age 🔿	Client2 's age 🔘 Joint				22	fixed	12,000	
Select income rider	~	 Make-up income gap based on target income 			24	fixed	12,000	-
Number of months of payout in first ye	ear 12.0			4			1	►
Enter manual payout								
		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
			Market Market			NOT	A Harden and	an blant.
Orange backgrounds indicate hyp	potnetical returns		Note that enter	ed va	iues WILL	_ NUT roll down to	o following years who	en blank

Step 15: Save: Click on the green button Save underneath the Manage Account subheading.

				YOUR	CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accoun	it.						
	View / Edit Death Benefit View / Edit Actual Values						
Save Cancer View 7 Edit Income	view / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings (4)	Structured Income Type			Income	Data	
In ial account balance	\$245,000	Income Riders	ADD INCOME	Year	Income	Variable	-
		 Start payout from income rider 		2			
Hypothetical return	0.01 %		Pick year(s) OR	3	fixed	12,000	
Bonus	0.0 %	Constants on the second states	OR	4	fixed	12,000	
Online		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	fixed	12,000	
Or tional Account description			OR	6	fixed	12,000	
Optional account company		 Liquidate account (in so many years) 	0.00	7	fixed	12,000	
Other			Start year for X years		fixed	12,000	
			0	10	fixed	12,000	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals		10	fixed	12,000	
Acd money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12	fixed	12,000	
Years deferred	0	Annual percentage withdrawal 0.0 %		13	fixed	12,000	
		Required minimum distribution (RMD)		14	fixed	12,000	
Asset plan allocation	Fixed Interest Sel		Remove year to end of plan	15	fixed	12,000	
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 		16	fixed	12,000	
	Fixed interest			17	fixed	12,000	
Account owner	~		Reset all years	19	fixed fixed	12,000	
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account		20	fixed	12,000	
Add an income rider	ing v			21	fixed	12,000	
	Client2 's age O Joint	 Make-up total benef RMD from one account 		22	fixed	12,000	
Select income rider		O Make-up income gap based on target income		23	fixed	12,000	_
	~			< 24	fixed	12 000	>
Number of months of payout in first ye	12.0						
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	come Rider						
Orange backgrounds indicate hyp	othetical returns		Note that enter	red values WILL	NOT roll down to	following years w	hen blank

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

												YOUR CASE LIST SETTINGS HE
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	ARD STRU	JCTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS RI	EPORTS	OOLS REVISED PLAN DATE:
Structu	irod li	ncom	o Plar	nina								
Edit Save C	ancel Add /	Account Add	d Income A	dd Inc Tax 🖌	Add Taiget		enario Disp	olay Options				
Scenario With	drawing mon	ey from a che	cking/saving	s account			~					
			Acco	unts	*							
Planning Horizon	20 years ∨	IR	A (6)	Checking	/Savings (4)			Inco	mes 🛪 🖉			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	(7)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %		rotai	Distribution	114965 (7)	(/)	moonie		
initial amount		1,000,000		245,000		1,245,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus 2024	6.4	1,000,000	Manage	245,000 245,024	Manage	1,245,000	incomes	3.20 %	3.20 %	175.000	2024	
2024 2025	64 65	1,040,000	0	245,024 245,049	0	1,285,024 1,326,649	0	175,000	0 46,510	175,000 46,510	2024 2025	
2026	66	1,124,864	0	233,074	12,000	1,357,937	12,000	0	47,998	59,998	2025	
2027	67	1,169,858	0	221,097	12,000	1,390,955	12,000	0	49,534	61,534	2027	
2028	68	1,216,653	0	209,119	12,000	1,425,772	12,000	0	51,119	63,119	2028	
2029	69	1,265,319	0	197,140	12,000	1,462,458	12,000	0	52,755	64,755	2029	
2030	70	1,315,931	0	185,160	12,000	1,501,091	12,000	0	54,443	66,443	2030	
2031 2032	71 72	1,368,569 1,423,311	0	173,178 161,195	12,000 12,000	1,541,747 1,584,507	12,000 12,000	0	56,186 57,983	68,186 69,983	2031 2032	
2032	72	1,423,311	0	149,212	12,000	1,629,455	12,000	0	59,839	71.839	2032	
2034	74	1,539,454	0	137,226	12,000	1,676,680	12,000	0	61,754	73,754	2034	
2035	75	1,601,032	Ő	125,240	12,000	1,726,272	12,000	0	63,730	75,730	2035	
2036	76	1,665,073	0	113,253	12,000	1,778,326	12,000	0	65,769	77,769	2036	
2037	77	1,731,676	0	101,264	12,000	1,832,940	12,000	0	67,874	79,874	2037	
2038	78	1,800,943	0	89,274	12,000	1,890,217	12,000	0	70,046	82,046	2038	
2039 2040	79 80	1,872,980 1,947,900	0	77,283 65,291	12,000 12,000	1,950,264 2,013,190	12,000 12,000	0	72,287 74,600	84,287 86,600	2039 2040	
2040	80	2,025,815	0	65,291 53,297	12,000	2,013,190	12,000	0	76,988	86,600	2040	
2041	82	2,106,848	0	41,303	12,000	2,148,151	12,000	0	79,451	91,451	2041	
2043	83	2,191,122	0	29,307	12,000	2,220,428	12,000	0	81,994	93,994	2043	
			0		216,000		216,000	175,000	1,190,861	1,581,861		
		dicate hypothe	tion I and unter									

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 SETTIN	IGS HELP	SIGN OUT
Manage Accour	1 [†]							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Data	a	
Initial account balance	\$245,000	Income Riders	ADD INCOME		Year	Income	Variable	*
11		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain)	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Elquidate account (in so many years)			8			
Other			Start year for X years	ŏ	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0	O Annual percentage withdrawal 0.0 %			13			
Asset plan allocation		 Required minimum distribution (RMD) 			14			
Asset plan anocation	Fixed Interest Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15 16			
Risk level	Fixed Interest				17			
Account owner	~		Reset all years		18			
Associations		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	NQ ~	 Make-up total owners RMD from one account 			21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	O Make-up income gap based on target income			23 24			*
Number of months of payout in first ye				4	/4			•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider	·						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to fol	lowing years w	hen blank

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.

			YO	UR CASE LIST SET	TINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Checking/Savings (4)	Otweetuned Income Tune			Income)ata	
Initial account balance \$245,000	Structured Income Type Income Riders	ADD INCOME	Year	Income	Variable	
0240,000	 Start payout from income rider 	CASCON DATA CONTINUE	1			
Hypothetical return 0.01 %		Pick year(s)	2			
Bonus 0.0 %		OR	4			
Optional	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description		OR	6			
Optional account company	 Liquidate account (in so many years) 		8			
Other		Start year for X years	9			
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	11		-	
Years deferred 0	Annual percentage withdrawal 0.0 %		13			
	Required minimum distribution (RMD)		14			
Asset plan allocation Fixed Interest Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15			
Risk level Fixed Interest	Beneficial IXX RMD (based on beneficialles life)		16 17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		19			
Account type	 Make-up total owners RMD from one account 		20			
Add an income rider	 Make-up total benef RMD from one account 		21			
Based on age Client2 's age Joint	 Make-up income gap based on target income 		23			
Select income rider View View View View View View View View			₹ 24			• •
Number of months of payout in first year 12.0 Enter manual payout						
	Annual Savings					
Request Additional Rider Remove Income Rider	Annual fixed savings					
Orange backgrounds indicate hypothetical returns		Note that enter	red values W	ILL NOT roll down to	following years w	hen blank

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

				1	YOUR C	ASE LIST SETTING	S HELP	SIGN OUT
Manage Accour	1†							
	View / Edit Death Benefit View / Edit Actual Values			1				
Account name	Checking/Savings (4)	Structured Income Type		ŧ		Income Data		
Initial account balance	\$245,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	0.01 %	0	Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description Optional account company		O Liquidate account (in so many years)	OR		7			
Other			Start year for X years		8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	Ö	10 11			
Add money later - deferred account	0	Annual fixed withdrawal 35,000	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13 14			
Asset plan allocation	Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Fixed Interest	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	~		Reset all years		18			
Account type	NQ	Calculated Plan Withdrawals Make-up total owners RMD from one account			19 20			
Add an income rider	119			Ö	21			
Based on 💿 age 🔾	Client2 's age 🔘 Joint	Make-up total benef RMD from one account			22			
Select income rider	~	 Make-up income gap based on target income 			23			-
Number of months of payout in first ye	ear 12.0							•
Enter manual payout		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that enter	ed va	ues WILL	NOT roll down to follo	wing years wh	nen blank

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in how many years you would like the monetary amount to be distributed.

					YOUR CASE LIST	SETTINGS	HELP SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	Checking/Savings (4)	Structured Income Type			Incor	me Data	
Initial account balance	\$245,000	Income Riders	ADD INCOME	Ye		Vari	able 🔺
Hypothetical return	0.01 %	 Start payout from income rider 	Pick year(s)	0 3	2		
Bonus			OR		3		
Bonus	0.0 %	Liquidate or annuitize			5		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	0	5		
Account description Optional account company		 Liquidate account (in so many years) 	ÖK		7		
Other			Start year for X years		s 9		
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals		0 1			
		Annual fixed withdrawal 35,000	Pick year(s) to remove				
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	r lok year(b) to territore				
		Required minimum distribution (RMD)		0 1	4		
Asset plan allocation	Fixed Interest Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan				
Risk level	Fixed Interest	Schendra internatio (based on benendranes inte)					
Account owner	~		Reset all years	1			
A		Calculated Plan Withdrawals					
Account type Add an income rider	NQ ~	 Make-up total owners RMD from one account 		2			
the second se	Client2 's age O Joint	 Make-up total benef RMD from one account 		2	2		
Select income rider	~	O Make-up income gap based on target income		2			*
Number of months of payout in first ye	ear 12.0			4			
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed value	s WILL NOT roll dow	n to following y	vears when blank

Step 21: Start Year of X Years: Click on the green button Start Year for X Years.

					YOUR CASE	LIST SETTI	NGS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Checking/Savings (4)	Structured Income Type				Income Da	ta	
Initial account balance	\$245,000	Income Riders	ADD INCOME	Y	'ear I	ncome	Variable	
1 6 6725		 Start payout from income rider 			1			
Hypothetical return	0.01 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company					8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	/	0	10 11			
Add money later - deferred account		Annual fixed withdrawal 35,000	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %	6	Ö	13			
Asset plan allocation		 Required minimum distribution (RMD) 	Provide the second s		14			
Asset plan allocation	Fixed Interest Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15 16			
Risk level	Fixed Interest				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	NQ ~	 Make-up total owners RMD from one account 			21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 		Ö	22			
Select income rider	~	O Make-up income gap based on target income			23			*
Number of months of payout in first ye				4	24			- F
Enter manual payout		Annual Savings						
		Annual Savings						
Request Additional Rider Remove Ir	icome Rider	<u> </u>						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed valu	es WILL NO	T roll down to fo	llowing years w	hen blank

Step 22: 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
Vanage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name Checking/Savings (4)	Structured Income Type			Incor	me ata	
nitial account balance \$245,000	Income Riders	ADD INCOME		ear Income 1	Variable	*
typothetical return 0.01 %	O start payout normalicante naci	Pick year(s)	Ö	2	1	
3onus 0.0 %	Liquidate or annuitize	OR		4	•	
Dptional	O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5 fixed 6 fixed	35,000 35,000	
Account description	 Liquidate account (in so many years) 	OR		7 fixed	35,000	
Optional account company			ŏ	8 fixed	35,000	
Other		Start year for X years		9 fixed	35,000	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0		10 fixed	35,000	
	 Annual fixed withdrawal 	Pick year(s) to remove		11 fixed	35,000	
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12		
/ears deferred 0	0.0			14		
Asset plan allocation Fixed Interest Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15		
	 Beneficial IRA RMD (based on beneficiaries life) 		ŏ 1	16		
Fixed Interest				17		
Account owner		Reset all years		18		
	Calculated Plan Withdrawals			19		
NQ ~	 Make-up total owners RMD from one account 			20		
Add an income rider	 Make-up total benef RMD from one account 			22		
Based on 💿 age 🔾 Client2 's age 🔿 Joint	 Make-up income gap based on target income 			23		
Select income rider 🗸 🗸	O Make up income gap based on target income		ē :	24		-
Number of months of payout in first year 12.0		l	4			P
Enter manual payout 📃	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that entere	ed value	es WILL NOT roll dow	n to following years	when blank

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

					YOUR C.	ASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accoun	t							
Save Cancel View / Edit Income Ar. ount name Ini al account balance Hy othetical return Bc.us Or ional Account description Account description Ditional account company Other Ta Calculation option Actionney later - deferred account	View / Edit Death Benefit View / Edit Actual Values Checking/Savings (4) S245.000 0.01 0.01 0 Tax Income Distributions (Qualified)	Structured Income Type Income Riders Start payout from income rider Liquidate or annuitize Annuitize (for years certain) Liquidate account (in so many years) Withdrawals Annual fixed withdrawal Annual percentage withdrawal Annual percentage withdrawal	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0 Pick year(s) to remove		Year 1 2 3 4 5 6 7 8 9 10 11 12 13	Income Income fixed fixed fixed fixed fixed fixed fixed	Data Variable 35,000 35,000 35,000 35,000 35,000 35,000	•
As set plan allocation	0	Required minimum distribution (RMD)	Remove year to end of plan	0	14			
Ri: < level	Fixed Interest Sel	O Beneficial IRA RMD (based on beneficiaries life)	Reset all years		15 16 17 18			
Account owner Account type	NQ ~	Calculated Plan Withdrawals Make-up total owners RMD from one account	Reset all years		19 20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔾 (Client2 's age 🔘 Joint				22 23			
Select income rider Number of months of payout in first ye	ear 12.0	 Make-up income gap based on target income 		•][~	24			• }
Enter manual payout		Annual Savings Annual fixed savings	Note that ente	red va	lues WILL I	NOT roll down to	o following years w	nen blank

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

												YOUR CASE LIST SETTINGS
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	ARD STR	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS 1	TOOLS REVISED PLAN DATE:
Otructu	uradi			ning								
Structu	urea II	ncom	e Plar	ining								
Edit Save Q	Cancel Add	Account Add	Income A	id Inc Tax A	Add Taiget E		enario Disp	ay Options				
Scenario With	hdrawing mon	ev from a che	cking/saving	account			~					
	9		<u> </u>									
			Acco	unte	×							
No.								_				
Planning Horizon	20 years V	IR	A (6)	Checking	/Savings (4)			Inco	mes 📈			
Year		Account	Income	Account	Income	Accounts	Planned		SS	Total	Year	
net return	63	4.00 %	IRA	0.01 %	meone	Total	Distribution	Wages (7)	(7)	Income	real	
initial amount	03	1,000,000	IRA	245,000		1,245,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus		1,000,000	Manage	245,000	Manage	1,245,000	incomes	3.20 %	3.20 %			
2024	64	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024	
2025	65	1,081,600	0	245,049	0	1,326,649	0	0	46,510	46,510	2025	
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	0	1,414,956	0	0	49,534	49,534	2027	
2028	68	1,216,653	0	210,123	35,000	1,426,775	35,000	0	51,119	86,119	2028	
2029 2030	69 70	1,265,319 1,315,931	0	175,144 140,161	35,000 35,000	1,440,462 1,456,092	35,000 35,000	0	52,755 54,443	87,755 89,443	2029 2030	
2030	70	1,315,931	0	105,175	35,000	1,456,092	35,000	0	56,186	91,186	2030	
2031	72	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2031	
2033	73	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033	
2034	74	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034	
2035	75	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035	
2036	76	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036	
2037	77	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037	
2038	78	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038	
2039	79	1,872,980	0	196	0	1,873,177	0	0	72,287	72,287	2039	
2040 2041	80 81	1,947,900 2,025,815	0	196 196	0	1,948,096 2,026,012	0	0	74,600 76,988	74,600 76,988	2040 2041	
2041	81	2,025,815	0	196	0	2,026,012		0	79,451	79,451	2041	
2042	83	2,100,040	0	196	ő	2,107,044	o o	0	81,994	81,994	2042	
			0		245,000	-,	245,000	175,000	1,190,861	1,610,861		

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

												YOUR CASE LIST SETTINGS
												PREPARED B'
												INITIAL PLAN DATI
IENT DASHBO	ARD STRU	ICTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	FION AND NET	WORTH G	RAPHS R	EPORTS	TOOLS REVISED PLAN DATI
ruoti	urad Ir	20000		ning								
Iucu	ured Ir											
it Save C	Cancel Add A	account Add	Income A	dd Inc Tax 🛛 A	dd Target	Edit or Add So	enario Disp	lay Options				
enane With	ndrawing mone	ey from a cheo	cking/saving:	s account			~					
			Acco	unts	×							
anning	20 years ∨		1000						×			
rizon	Lo jeulo -	IRA	A (6)	Checking.	/Savings (4)			Inco	mes			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	SS (7)	Total Income	Year]
net re urn	63	4.00 %	IRA	0.01 %		Total	Distribution	mages (7)	(1)	moonie		-
itial annount		1,000,000		245,000		1,245,000	Subtotal	Manage	Manage			
bonu %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bo us		1,000,000	Manage	245,000	Manage	1,245,000	incomes	3.20 %	3.20 %	175.000	0004	4
2024 2025	64 65	1,040,000 1,081,600	0	245,024 245,049	0	1,285,024 1,326,649	0	175,000	0 46,510	175,000 46,510	2024 2025	
2025	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	0	1,414,956	0	0		49,534	2027	
2023	68	1,216,653	0	210,123	35,000	1,426,775	35,000	0		86,119	2028	1
2029	69	1,265,319	0	175,144	35,000	1,440,462	35,000	0		87,755	2029	
2030	70	1,315,931	0	140,161	35,000	1,456,092	35,000	0		89,443	2030	
2031	71 72	1,368,569 1,423,311	0	105,175 70,186	35,000 35.000	1,473,744	35,000 35,000	0		91,186 92,983	2031 2032	
2032	73	1,423,311	0	35,193	35,000	1,493,497	35,000	0		92,983	2032	
2034	74	1,539,454	0	196	35,000	1,539,650	35.000	0		96,754	2033	1
2035	75	1,601,032	Ő	196	0	1,601,228	0	0		63,730	2035	
2036	76	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036	
2037	77	1,731,676	0	196	0	1,731,872	0	0		67,874	2037	
2038	78	1,800,943	0	196	0	1,801,139	0	0		70,046	2038	ļ
2039	79	1,872,980	0	196	0	1,873,177	0	0		72,287	2039	
2040	80	1,947,900	0	196	0	1,948,096	0	0		74,600	2040	
2041 2042	81 82	2,025,815 2,106,848	0	196 196	0	2,026,012 2,107,044	0	0		76,988 79,451	2041 2042	
	83	2,100,040	0	196	0	2,107,044	0	0	81,994	81,994	2042	
2043												1

Step 26: 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 F	HELP S
												PREPARED BY:	
												INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS R	EPORTS	TOOLS REVISED PLAN DATE:	
Arust	uradi	00000		ning									
		ncom	e Plai	ining									
dit Dynamie	c Mode												
enario Wit	hdrawing mor	ney from a che	cking/saving	s account			\sim						
		_											
			Acco	ounts	×								
nning	20 years v									ľ			
rizon		IR	A (6)	Checking,	/Savings (4)			Inco	mes			_	
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	(7)	Total Income	Year		
net return	63	4.00 %	IRA	0.01 %		Total	Distribution	wages (7)	(/)	income		1	
tial amount		1,000,000		245,000		1,245,000	Subtotal						
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor				
w/bonus		1,000,000		245,000		1,245,000	incomes	3.20 %	3.20 %			1	
2024	64	1,040,000	0	245,024	0	1,285,024	0	175,000	0	175,000	2024		
2025	65	1,081,600	0	245,049	0	1,326,649	0	0	46,510	46,510	2025		
2026 2027	66 67	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026		
2027	68	1,169,858 1,216,653	0	245,098 210,123	35,000	1,414,956 1,426,775	35,000	0	49,534 51,119	49,534 86,119	2027 2028		
2028	69	1,216,653	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2028	1	
2029	70	1,315,931	0	140,161	35,000	1,456,092	35,000	0	54,443	89,443	2029		
2031	71	1,368,569	0	105,175	35,000	1,473,744	35,000	0	56,186	91,186	2031		
2032	72	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2032		
2033	73	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033		
2034	74	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034		
2035	75	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035		
2036	76	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036		
2037	77	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037		
2038	78	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038	4	
2039	79 80	1,872,980 1,947,900	0	196 196	0	1,873,177 1,948,096	0	0	72,287 74,600	72,287 74,600	2039 2040		
	80	2,025,815	0	196	0	2,026,012	0	0	76,988	76,988	2040		
2040		2,025,815	0	196	0	2,020,012	0	0	79,451	79,451	2041		
2040 2041 2042	82				-		0	0	81,994	81,994	2043		
2041	82 83	2,191,122	0	196	0	2,191,318							

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

												YOUR CASE LIST SETTINGS
												PREPARED BY
												INITIAL PLAN DATE
CLIENT DASHBOA	RD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	RAPHS RI	EPORTS 1	00LS REVISED PLAN DATE
Structu	ired li	ncom	e Plar	nina								
Contraction (State		Account Ad										
adit Save Ca	incel Add A	Account	d Income A	dd Inc Tax	Add Target	Edit or Add So	cenario Disp	olay Options				
Scenario With		au frans a sha	alvia a fa avria av				~					
With	awing mon	ey from a che	cking/saving:	saccount			~					
			Acco	unts	×							
Planning	years ∨								mar x [#]	ř.		
Horizon	,	IR	A (6)	Checking	/Savings (4)			Inco	mes			
Year	1000	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	(7)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %		Total	Distribution	Huges (/)	(7)	inconte		
initial amount		1,000,000		245,000		1,245,000	Subtotal	Manage	Manage			
bonus %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus		1,000,000	Manage	245,000	Manage	1,245,000	incomes	3.20 %	3.20 %	175.000	0004	
2024 2025	64 65	1,040,000 1.081,600	0	245,024 245,049	0	1,285,024 1,326,649	0	175,000	0 46,510	175,000 46,510	2024 2025	
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026	
2027	67	1,169,858	Ő	245.098	0	1,414,956	0	0	49,534	49,534	2027	
2028	68	1,216,653	0	210,123	35,000	1,426,775	35,000	0	51,119	86,119	2028	
2029	69	1,265,319	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2029	
2030	70	1,315,931	0	140,161	35,000	1,456,092	35,000	0	54,443	89,443	2030	
2031	71	1,368,569	0	105,175	35,000	1,473,744	35,000	0	56,186	91,186	2031	
2032	72	1,423,311	0	70,186	35,000	1,493,497	35,000	0	57,983	92,983	2032	
2033	73	1,480,244	0	35,193	35,000	1,515,436	35,000	0	59,839	94,839	2033	
2034	74	1,539,454	0	196	35,000	1,539,650	35,000	0	61,754	96,754	2034	
2035	75	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035	
2036 2037	76 77	1,665,073 1,731,676	0	196 196	0	1,665,269 1,731,872	0	0	65,769 67,874	65,769 67,874	2036 2037	
2037	78	1,/31,6/6	0	196	0	1,/31,8/2	0	0	67,874	67,874 70,046	2037	
2038	78	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038	
2039	80	1,872,980	0	196	0	1,948,096	0	0	74,600	74,600	2039	
2040	81	2.025.815	0	196	0	2.026.012	0	0	76,988	76,988	2040	
	82	2,025,015	ő	196	0	2,020,012	0	0	79,451	79,451	2041	
2042			Ő	196	0	2,191,318	0	0	81,994	81,994	2042	
2042 2043	83	2,191,122										

Step 28: 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
												PREPARED BY:
												INITIAL PLAN DATE:
CLIENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH C	GRAPHS R	EPORTS	TOOLS REVISED PLAN DATE:
Struct	urod l	ncom	o Dlar	nina								
		ncom	eriai	innig								
Edit Dynamic	c Mode											
Scenario With	hdrawing mon	ney from a che	cking/saving	s account			~					
					×							
-			Acco	runts	8		5	_		1		
Planning Horizon	20 years v	IR	A (6)	Checking	/Savings (4)			Inco	mes 🔊			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (7)	(7)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %								
initial amount		1,000,000		245,000		1,245,000	Subtotal	Infl Factor	1.05			
bonus % w/bonus		0.00 %		0.00 % 245,000		1,245,000	of account incomes	3.20 %	Infl Factor 3.20 %			
2024	64	1,040,000	0	245,000	0	1,245,000	incomes 0	3.20 %	3.20 %	175,000	2024	
2025	65	1,040,000	0	245,024	0	1,326,649	o o	0	46,510	46,510	2024	
2026	66	1,124,864	0	245,074	0	1,369,937	0	0	47,998	47,998	2026	
2027	67	1,169,858	0	245,098	0	1,414,956	0	0	49,534	49,534	2027	
2028	68	1,216,653	0	210,123	35,000	1,426,775	35,000	0	51,119	86,119	2028	
2029	69	1,265,319	0	175,144	35,000	1,440,462	35,000	0	52,755	87,755	2029	
2030 2031	70	1,315,931	0	140,161 105,175	35,000	1,456,092	35,000	0	54,443	89,443	2030	
2031	71 72	1,368,569 1,423,311	0	105,175	35,000 35,000	1,473,744 1,493,497	35,000 35,000	0	56,186 57,983	91,186 92,983	2031 2032	
2032	73	1,423,311	0	35,193	35,000	1,493,497	35,000	0	59,839	92,983	2032	
2034	74	1,539,454	0	196	35,000	1,539,650	35,000	0		96,754	2034	
2035	75	1,601,032	0	196	0	1,601,228	0	0	63,730	63,730	2035	
2036	76	1,665,073	0	196	0	1,665,269	0	0	65,769	65,769	2036	
2037	77	1,731,676	0	196	0	1,731,872	0	0	67,874	67,874	2037	
2038	78	1,800,943	0	196	0	1,801,139	0	0	70,046	70,046	2038	
2039	79	1,872,980	0	196	0	1,873,177	0	0	72,287	72,287	2039	
2040	80 81	1,947,900 2,025,815	0	196 196	0	1,948,096 2,026,012	0	0	74,600 76,988	74,600 76,988	2040 2041	
20.41	01		0	196	0	2,026,012	0	0	76,988	76,988	2041	
2041	82					2,107,044						
2041 2042 2043	82 83	2,106,848 2,191,122	0	196	0	2,191,318	0	0	81,994	81,994	2043	

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