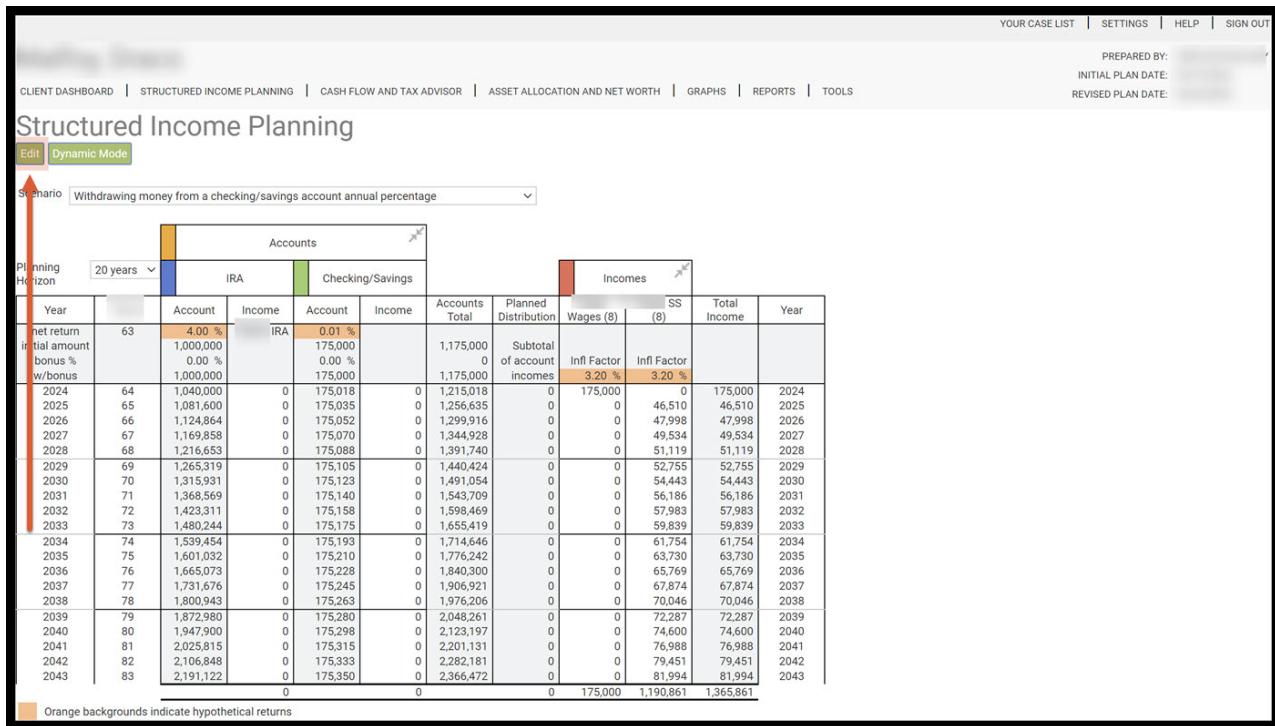


Withdrawing From a Checking/Savings Account Using Annual Percentage Withdrawal Function

01/12/2026 10:18 am 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 percentage function.

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



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are tabs for 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below this, a scenario is set to 'Withdrawing money from a checking/savings account annual percentage'. The main table displays financial data over a 20-year planning horizon, starting from year 63. The table has three main sections: 'Accounts', 'Incomes', and 'Incomes' (repeated). The 'Accounts' section shows initial amounts for IRA and Checking/Savings accounts, and subsequent years show the growth of these accounts. The 'Incomes' sections show wages and other income sources, with columns for total income and year. Orange backgrounds in the table indicate hypothetical returns. At the bottom of the table, a note says 'Orange backgrounds indicate hypothetical returns'.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Accounts

Year	IRA		Checking/Savings		Incomes				
	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
63	4.00 % 1,000,000 0.00 % 1,000,000	IRA Manage	0.01 % 175,000 0.00 % 175,000	1,175,000	Subtotal of account incomes 0	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	175,000	
2024	1,040,000	0	175,018	0	1,215,018	0	175,000	0	2024
2025	1,081,600	0	175,035	0	1,256,635	0	46,510	46,510	2025
2026	1,124,864	0	175,052	0	1,299,916	0	47,998	47,998	2026
2027	1,169,858	0	175,070	0	1,344,928	0	49,534	49,534	2027
2028	1,216,653	0	175,088	0	1,391,740	0	51,119	51,119	2028
2029	1,265,319	0	175,105	0	1,440,424	0	52,755	52,755	2029
2030	1,315,931	0	175,123	0	1,491,054	0	54,443	54,443	2030
2031	1,368,569	0	175,140	0	1,543,709	0	56,186	56,186	2031
2032	1,423,311	0	175,158	0	1,598,469	0	57,983	57,983	2032
2033	1,480,244	0	175,175	0	1,655,419	0	59,839	59,839	2033
2034	1,539,454	0	175,193	0	1,714,646	0	61,754	61,754	2034
2035	1,601,032	0	175,210	0	1,776,242	0	63,730	63,730	2035
2036	1,665,073	0	175,228	0	1,840,300	0	65,769	65,769	2036
2037	1,731,676	0	175,245	0	1,906,921	0	67,874	67,874	2037
2038	1,800,943	0	175,263	0	1,976,206	0	70,046	70,046	2038
2039	1,872,980	0	175,280	0	2,048,261	0	72,287	72,287	2039
2040	1,947,900	0	175,298	0	2,123,197	0	74,600	74,600	2040
2041	2,025,815	0	175,315	0	2,201,131	0	76,988	76,988	2041
2042	2,106,848	0	175,333	0	2,282,181	0	79,451	79,451	2042
2043	2,191,122	0	175,350	0	2,366,472	0	81,994	81,994	2043
			0	0	175,000	0	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Percentage 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

Initial account balance: \$175,000

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:

Structured Income Type

- Income Riders: Start payout from income rider
- Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0 %
- Calculated Plan Withdrawals: Make-up total owners RMD from one account

ADD INCOME

- Pick year(s) OR Start year for rest of plan
- Start year for X years 0
- Pick year(s) to remove
- Remove year to end of plan
- Reset all years

Income Data

Year	Income	Variable
1		
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Annual Savings

Annual fixed savings:

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

Orange backgrounds indicate hypothetical returns

Step 4: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
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4		
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Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
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Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2.5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR

OR

0

Income Data

Year	Income	Variable
1	2.5	
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
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Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

OR

OR

0

Income Data

Year	Income	Variable
1	2.5	
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
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Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan OR

Liquidate account (in so many years)

Start year for X years

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	percent	2.5
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
6		
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Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon		Accounts				Incomes					
Year	Account	IRA	Checking/Savings	Wages (8)	SS (8)	Total Income	Year				
net return	63	4.00 %	IRA 0.01 %								
initial amount		1,000,000	175,000								
bonus % w/bonus		0.00 %	0.00 %								
		Manage	Manage	Manage	Manage						
2024	64	1,040,000	0	170,642	4,375	1,210,642	2024				
2025	65	1,081,600	0	166,394	4,266	1,247,993	2025				
2026	66	1,124,864	0	162,250	4,160	1,287,114	2026				
2027	67	1,169,858	0	158,210	4,056	1,328,069	2027				
2028	68	1,216,653	0	154,271	3,955	1,370,924	2028				
2029	69	1,265,319	0	154,286	0	1,419,605	2029				
2030	70	1,315,931	0	154,302	0	1,470,233	2030				
2031	71	1,368,569	0	154,317	0	1,522,866	2031				
2032	72	1,423,311	0	154,333	0	1,577,644	2032				
2033	73	1,480,244	0	154,348	0	1,634,592	2033				
2034	74	1,539,454	0	154,363	0	1,693,817	2034				
2035	75	1,601,032	0	154,379	0	1,755,410	2035				
2036	76	1,665,073	0	154,394	0	1,819,467	2036				
2037	77	1,731,676	0	154,410	0	1,886,086	2037				
2038	78	1,800,943	0	154,425	0	1,955,368	2038				
2039	79	1,872,980	0	154,441	0	2,027,421	2039				
2040	80	1,947,900	0	154,456	0	2,102,356	2040				
2041	81	2,025,815	0	154,472	0	2,180,287	2041				
2042	82	2,106,848	0	154,487	0	2,261,335	2042				
2043	83	2,191,122	0	154,502	0	2,345,624	2043				
		0	20,812	20,812	175,000	1,190,861	1,386,674				

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 Percentage Withdrawal.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on:	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
2		
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Withdrawals

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 11: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on:	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
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4		
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Withdrawals

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
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Calculated Plan Withdrawals

Make-up total owners RMD from one account
 Make-up total benefit RMD from one account
 Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
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Calculated Plan Withdrawals

Make-up total owners RMD from one account
 Make-up total benefit RMD from one account
 Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 14: Clicking: After clicking on the Start Year for Rest of Plan green button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	5.0
8	percent	5.0
9	percent	5.0
10	percent	5.0
11	percent	5.0
12	percent	5.0
13	percent	5.0
14	percent	5.0
15	percent	5.0
16	percent	5.0
17	percent	5.0
18	percent	5.0
19	percent	5.0
20	percent	5.0
21	percent	5.0
22	percent	5.0
23	percent	5.0
24	percent	5.0

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	5.0
8	percent	5.0
9	percent	5.0
10	percent	5.0
11	percent	5.0
12	percent	5.0
13	percent	5.0
14	percent	5.0
15	percent	5.0
16	percent	5.0
17	percent	5.0
18	percent	5.0
19	percent	5.0
20	percent	5.0
21	percent	5.0
22	percent	5.0
23	percent	5.0
24	percent	5.0

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00 %	IRA	0.01 %		1,175,000	Subtotal 0 of account incomes	Manage Infl Factor	175,000	
initial amount	1,000,000		0.00 %		0		Manage Infl Factor	0	
bonus % w/bonus	1,000,000	Manage		175,000	1,175,000	3.20 %	3.20 %	175,000	2024
2024	1,040,000	0	175,018	0	1,215,018	0	175,000	0	2024
2025	1,081,600	0	175,035	0	1,256,635	0	46,510	46,510	2025
2026	1,124,864	0	175,052	0	1,299,916	0	47,998	47,998	2026
2027	1,169,858	0	175,070	0	1,344,928	0	49,534	49,534	2027
2028	1,216,553	0	175,088	0	1,391,740	0	51,119	51,119	2028
2029	1,265,319	0	175,105	0	1,440,424	0	52,755	52,755	2029
2030	1,315,931	0	166,367	8,755	1,482,299	8,755	54,443	63,199	2030
2031	1,368,569	0	158,066	8,318	1,526,634	8,318	56,186	64,504	2031
2032	1,423,311	0	150,178	7,903	1,573,490	7,903	57,983	65,887	2032
2033	1,480,244	0	142,684	7,509	1,622,928	7,509	59,839	67,348	2033
2034	1,539,454	0	135,564	7,134	1,675,018	7,134	61,754	68,888	2034
2035	1,601,032	0	128,800	6,778	1,729,831	6,778	63,730	70,508	2035
2036	1,665,073	0	122,373	6,440	1,787,445	6,440	65,769	72,209	2036
2037	1,731,676	0	116,266	6,119	1,847,942	6,119	67,874	73,992	2037
2038	1,800,943	0	110,464	5,813	1,911,407	5,813	70,046	75,859	2038
2039	1,872,980	0	104,952	5,523	1,977,933	5,523	72,287	77,810	2039
2040	1,947,900	0	99,715	5,248	2,047,615	5,248	74,600	79,848	2040
2041	2,025,815	0	94,739	4,986	2,120,555	4,986	76,988	81,973	2041
2042	2,106,848	0	90,012	4,737	2,196,860	4,737	79,451	84,188	2042
2043	2,191,122	0	85,520	4,501	2,276,642	4,501	81,994	86,494	2043
			89,764	89,764	175,000	1,190,861	1,455,526		

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 Percentage 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

Initial account balance: \$175,000

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:

Structured Income Type

Income Riders: Start payout from income rider

ADD INCOME: Pick year(s) OR Start year for rest of plan

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

Start year for X years: 0

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

Pick year(s) to remove:

Remove year to end of plan:

Calculated Plan Withdrawals: Make-up total owners RMD from one account, Make-up total benefit RMD from one account, Make-up income gap based on target income

Reset all years:

Annual Savings: Annual fixed savings:

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

Income Data: Year 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

Step 18: Annual Percentage Withdrawal Text Box: Type in the monetary amount.

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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22		
23		
24		

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 benefit RMD from one account Make-up income gap based on target income

Annual Savings Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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20		
21		
22		
23		
24		

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

Withdrawals Annual fixed withdrawal Annual percentage withdrawal 8 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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22		
23		
24		

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
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7		✓
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24		

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

Income Data

Year	Income	Variable
1		
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7		✓
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24		

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
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4		
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6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
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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

Income Data

Year	Income	Variable
1		
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
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6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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22		
23		
24		

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		✓
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22		
23		
24		

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

Income Data

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	8.0
8	percent	8.0
9	percent	8.0
10	percent	8.0
11	percent	8.0
12	percent	8.0
13	percent	8.0
14	percent	8.0
15	percent	8.0
16	percent	8.0
17		
18		
19		
20		
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22		
23		
24		

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)

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$175,000
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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	8.0
8	percent	8.0
9	percent	8.0
10	percent	8.0
11	percent	8.0
12	percent	8.0
13	percent	8.0
14	percent	8.0
15	percent	8.0
16	percent	8.0
17		
18		
19		
20		
21		
22		
23		
24		

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)

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Calculated Plan Withdrawals

Make-up total owners RMD from one account Make-up total benefit RMD from one account Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Accounts				Incomes						
Planning Horizon	20 years	IRA	Checking/Savings	Accounts Total	Planned Distribution	Wages (8)	SS (8)			
Year		Account	Income	Account	Income	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000				
initial amount		1,000,000		175,000		0			175,000	
bonus %		0.00 %		0.00 %		0			0	
w/bonus		1,000,000		175,000		1,175,000			175,000	
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	2043
				0	99,083	99,083	175,000	1,190,861	1,464,944	

Orange backgrounds indicate hypothetical returns.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Accounts				Incomes						
Planning Horizon	20 years	IRA	Checking/Savings	Accounts Total	Planned Distribution	Wages (8)	SS (8)			
Year		Account	Income	Account	Income	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000				
initial amount		1,000,000		175,000		0				
bonus %		0.00 %		0.00 %		0				
w/bonus		1,000,000		175,000		1,175,000				
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	2043
		0	99,083	99,083	175,000	1,190,861	1,464,944			

Orange backgrounds indicate hypothetical returns.

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 | HELP | SIGN OUT

PREPARED BY:
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Structured Income Planning

Edit | Dynamic Mode

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon		Accounts				Incomes					
Year	Account	IRA	Checking/Savings	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		175,000							
bonus %		0.00 %		0.00 %							
w/bonus		1,000,000		175,000							
		1,175,000									
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	68,452	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	69,075	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	69,843	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	70,751	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	71,794	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	72,968	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	74,269	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	77,241	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	78,908	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043
		0	99,083	0	99,083	175,000	0	1,190,861	1,464,944		

Orange backgrounds indicate hypothetical returns

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 | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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Structured Income Planning

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

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon		Accounts				Incomes					
Year	Account	IRA	Checking/Savings	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		175,000							
bonus %		0.00 %		0.00 %							
w/bonus		1,000,000		175,000							
		1,175,000									
2024	64	1,040,000	0	175,018	0	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	0	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	0	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	0	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	0	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	0	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	0	54,443	68,452	2030
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	0	56,186	69,075	2031
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	0	57,983	69,843	2032
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	0	59,839	70,751	2033
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	0	61,754	71,794	2034
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	0	63,730	72,968	2035
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	0	65,769	74,269	2036
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	0	67,874	75,694	2037
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	0	70,046	77,241	2038
2039	79	1,872,980	0	76,146	6,621	1,949,127	6,621	0	72,287	78,908	2039
2040	80	1,947,900	0	76,154	0	2,024,054	0	0	74,600	74,600	2040
2041	81	2,025,815	0	76,162	0	2,101,977	0	0	76,988	76,988	2041
2042	82	2,106,848	0	76,169	0	2,183,017	0	0	79,451	79,451	2042
2043	83	2,191,122	0	76,177	0	2,267,298	0	0	81,994	81,994	2043
		0	99,083	0	99,083	175,000	0	1,190,861	1,464,944		

Orange backgrounds indicate hypothetical returns

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 | HELP | **SIGN OUT**

PREPARED BY:
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Structured Income Planning

[Edit](#)
[Dynamic Mode](#)

Scenario: Withdrawing money from a checking/savings account annual percentage

Planning Horizon	Accounts				Incomes				Total Income	Year
	IRA		Checking/Savings		Accounts Total	Planned Distribution	SS			
	Account	Income	Account	Income			Wages (\$)	(8)		
63	4.00 %	1,000,000	175,000	1,175,000	0	Subtotal of account incomes	Infl Factor	Infl Factor		
initial amount		0.00 %	0.00 %			3.20 %	3.20 %			
bonus % w/bonus		1,000,000	175,000	1,175,000						
2024	64	1,040,000	0	1,215,018	0	175,000	0	175,000	2024	
2025	65	1,081,600	0	175,035	0	1,256,635	0	46,510	2025	
2026	66	1,124,864	0	175,052	0	1,299,916	0	47,998	2026	
2027	67	1,169,858	0	175,070	0	1,344,928	0	49,534	2027	
2028	68	1,216,653	0	175,088	0	1,391,740	0	51,119	2028	
2029	69	1,265,319	0	175,105	0	1,440,424	0	52,755	2029	
2030	70	1,315,931	0	161,114	14,008	1,477,046	14,008	54,443	2030	
2031	71	1,368,569	0	148,241	12,889	1,516,810	12,889	56,186	69,075 2031	
2032	72	1,423,311	0	136,397	11,859	1,559,708	11,859	57,983	69,843 2032	
2033	73	1,480,244	0	125,499	10,912	1,605,742	10,912	59,839	70,751 2033	
2034	74	1,539,454	0	115,471	10,040	1,654,925	10,040	61,754	71,794 2034	
2035	75	1,601,032	0	106,245	9,238	1,707,277	9,238	63,730	72,968 2035	
2036	76	1,665,073	0	97,756	8,500	1,762,829	8,500	65,769	74,269 2036	
2037	77	1,731,676	0	89,945	7,820	1,821,621	7,820	67,874	75,694 2037	
2038	78	1,800,943	0	82,759	7,196	1,883,702	7,196	70,046	77,241 2038	
2039	79	1,872,960	0	76,146	6,621	1,949,127	6,621	72,287	78,908 2039	
2040	80	1,947,900	0	76,154	0	2,024,054	0	74,600	74,600 2040	
2041	81	2,025,815	0	76,162	0	2,101,977	0	76,988	76,988 2041	
2042	82	2,106,848	0	76,169	0	2,183,017	0	79,451	79,451 2042	
2043	83	2,191,122	0	76,177	0	2,267,298	0	81,994	81,994 2043	
		0	99,083	99,083	175,000	1,190,861	1,464,944			

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com