

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

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

Planning Horizon: 20 years

		Accounts				Incomes				
		IRA		Checking/Savings				SS		
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (\$)	SS (\$)	Total Income	Year
Initial return	63	4.00 %	IRA	0.01 %	1,175,000					
Initial amount		1,000,000		175,000						
bonus %		0.00 %		0.00 %						
w/bonus		1,000,000		175,000	1,175,000	Subtotal of account incomes	Infl Factor	Infl Factor		
							3.20 %	3.20 %		
2024	64	1,040,000	0	175,018	1,215,018	0	175,000	0	175,000	2024
2025	65	1,081,600	0	175,035	1,256,635	0	0	46,510	46,510	2025
2026	66	1,124,864	0	175,052	1,299,916	0	0	47,998	47,998	2026
2027	67	1,169,858	0	175,070	1,344,928	0	0	49,534	49,534	2027
2028	68	1,216,653	0	175,088	1,391,740	0	0	51,119	51,119	2028
2029	69	1,265,319	0	175,105	1,440,424	0	0	52,755	52,755	2029
2030	70	1,315,931	0	175,123	1,491,054	0	0	54,443	54,443	2030
2031	71	1,368,569	0	175,140	1,543,709	0	0	56,186	56,186	2031
2032	72	1,423,311	0	175,158	1,598,469	0	0	57,983	57,983	2032
2033	73	1,480,244	0	175,175	1,655,419	0	0	59,839	59,839	2033
2034	74	1,539,454	0	175,193	1,714,646	0	0	61,754	61,754	2034
2035	75	1,601,032	0	175,210	1,776,242	0	0	63,730	63,730	2035
2036	76	1,665,073	0	175,228	1,840,300	0	0	65,769	65,769	2036
2037	77	1,731,676	0	175,245	1,906,921	0	0	67,874	67,874	2037
2038	78	1,800,943	0	175,263	1,976,206	0	0	70,046	70,046	2038
2039	79	1,872,980	0	175,280	2,048,261	0	0	72,287	72,287	2039
2040	80	1,947,900	0	175,298	2,123,197	0	0	74,600	74,600	2040
2041	81	2,025,815	0	175,315	2,201,131	0	0	76,988	76,988	2041
2042	82	2,106,848	0	175,333	2,282,181	0	0	79,451	79,451	2042
2043	83	2,191,122	0	175,350	2,366,472	0	0	81,994	81,994	2043
		0		0	0	0	175,000	1,190,861	1,365,861	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

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

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	IRA	Checking/Savings	IRA	Checking/Savings			Wages (8)	SS (8)		
net return	63	4.00 %	IRA	0.01 %	1,175,000	Subtotal of account incomes	Manage Infi Factor 3.20 %	Manage Infi Factor 3.20 %	175,000	2024
initial amount		1,000,000		175,000	0				46,510	2025
bonus %		0.00 %		0.00 %	0				47,998	2026
w/bonus		1,000,000		175,000	1,175,000				49,534	2027
2024	64	1,040,000	0	175,018	1,215,018	0	175,000	0	51,119	2028
2025	65	1,081,600	0	175,035	1,256,635	0	0	46,510	52,755	2029
2026	66	1,124,864	0	175,052	1,299,916	0	0	47,998	54,443	2030
2027	67	1,169,858	0	175,070	1,344,928	0	0	49,534	56,186	2031
2028	68	1,216,653	0	175,088	1,391,740	0	0	51,119	57,983	2032
2029	69	1,265,319	0	175,105	1,440,424	0	0	52,755	59,839	2033
2030	70	1,315,931	0	175,123	1,491,054	0	0	54,443	61,754	2034
2031	71	1,368,569	0	175,140	1,543,709	0	0	56,186	63,730	2035
2032	72	1,423,311	0	175,158	1,598,469	0	0	57,983	65,769	2036
2033	73	1,480,244	0	175,175	1,655,419	0	0	59,839	67,874	2037
2034	74	1,539,454	0	175,193	1,714,646	0	0	61,754	70,046	2038
2035	75	1,601,032	0	175,210	1,776,242	0	0	63,730	72,287	2039
2036	76	1,665,073	0	175,228	1,840,300	0	0	65,769	74,600	2040
2037	77	1,731,676	0	175,245	1,906,921	0	0	67,874	76,988	2041
2038	78	1,800,943	0	175,263	1,976,206	0	0	70,046	79,451	2042
2039	79	1,872,980	0	175,280	2,048,261	0	0	72,287	81,994	2043
2040	80	1,947,900	0	175,298	2,123,197	0	0	74,600		
2041	81	2,025,815	0	175,315	2,201,131	0	0	76,988		
2042	82	2,106,848	0	175,333	2,282,181	0	0	79,451		
2043	83	2,191,122	0	175,350	2,366,472	0	0	81,994		
		0	0	0	0	0	175,000	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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider:

Based on: [REDACTED] age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income Type:

Income Riders:

☐ Start payout from income rider

Liquidate or annuitize:

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals:

☐ Annual fixed withdrawal [REDACTED]

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals:

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings:

☐ Annual fixed savings [REDACTED]

ADD INCOME:

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data:

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

Orange backgrounds indicate hypothetical returns

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

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 2.5 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

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:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2.5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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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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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: ☒ age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income percent	Variable
1		2.5
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
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Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

IRA

Checking/Savings

Incomes

SS

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %	1,175,000	0	0	0		
initial amount		1,000,000		175,000	1,175,000					
bonus % w/bonus		0.00 %		0.00 %	0	Subtotal of account incomes	Manage Infi Factor 3.20 %	Manage Infi Factor 3.20 %		
		1,000,000	Manage	175,000	1,175,000					
2024	64	1,040,000	0	170,642	1,210,642	4,375	175,000	0	179,375	2024
2025	65	1,081,600	0	166,394	1,247,993	4,266	0	46,510	50,776	2025
2026	66	1,124,864	0	162,250	1,287,114	4,160	0	47,998	52,158	2026
2027	67	1,169,858	0	158,210	1,328,069	4,056	0	49,534	53,591	2027
2028	68	1,216,653	0	154,271	1,370,924	3,955	0	51,119	55,075	2028
2029	69	1,265,319	0	150,332	1,419,605	0	0	52,755	52,755	2029
2030	70	1,315,931	0	154,302	0	1,470,233	0	54,443	54,443	2030
2031	71	1,368,569	0	154,317	0	1,522,886	0	56,186	56,186	2031
2032	72	1,423,311	0	154,333	0	1,577,644	0	57,983	57,983	2032
2033	73	1,480,244	0	154,348	0	1,634,592	0	59,839	59,839	2033
2034	74	1,539,454	0	154,363	0	1,693,817	0	61,754	61,754	2034
2035	75	1,601,032	0	154,379	0	1,755,410	0	63,730	63,730	2035
2036	76	1,665,073	0	154,394	0	1,819,467	0	65,769	65,769	2036
2037	77	1,731,676	0	154,410	0	1,886,086	0	67,874	67,874	2037
2038	78	1,800,943	0	154,425	0	1,955,368	0	70,046	70,046	2038
2039	79	1,872,980	0	154,441	0	2,027,421	0	72,287	72,287	2039
2040	80	1,947,900	0	154,456	0	2,102,356	0	74,600	74,600	2040
2041	81	2,025,815	0	154,472	0	2,180,287	0	76,988	76,988	2041
2042	82	2,106,848	0	154,487	0	2,261,335	0	79,451	79,451	2042
2043	83	2,191,122	0	154,502	0	2,345,624	0	81,994	81,994	2043
		0		20,812		20,812	175,000	1,190,861	1,386,674	

Orange backgrounds indicate hypotheticalal returns

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
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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.

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

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:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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10		
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12		
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21		
22		
23		
24		

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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
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19		
20		
21		
22		
23		
24		

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.

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: [dropdown]

Account type: NQ

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

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: [dropdown]

Account type: NQ

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	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

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		Incomes		Total Income		Year
Year	Account	Income	Account	Income	Accounts Total	Year
net return	63	4.00 %	IRA	0.01 %	1,175,000	
initial amount		1,000,000		175,000	1,175,000	
bonus %		0.00 %		0.00 %	0	
w/bonus		1,000,000	Manage	175,000	1,175,000	
2024	64	1,040,000		175,018	1,215,018	2024
2025	65	1,081,600		175,035	1,256,635	2025
2026	66	1,124,864		175,052	1,299,916	2026
2027	67	1,169,858		175,070	1,344,928	2027
2028	68	1,216,653		175,088	1,391,740	2028
2029	69	1,265,319		175,105	1,440,424	2029
2030	70	1,315,931		175,122	1,482,299	2030
2031	71	1,368,569		175,139	1,526,634	2031
2032	72	1,423,311		175,156	1,573,490	2032
2033	73	1,480,244		175,173	1,622,928	2033
2034	74	1,539,454		175,190	1,675,018	2034
2035	75	1,601,032		175,207	1,729,831	2035
2036	76	1,665,073		175,224	1,787,445	2036
2037	77	1,731,676		175,241	1,847,942	2037
2038	78	1,800,943		175,258	1,911,407	2038
2039	79	1,872,980		175,275	1,977,933	2039
2040	80	1,947,900		175,292	2,047,615	2040
2041	81	2,025,815		175,309	2,120,555	2041
2042	82	2,106,848		175,326	2,196,860	2042
2043	83	2,191,122		175,343	2,276,642	2043
		0		89,764	89,764	

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: ☐

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Orange backgrounds indicate hypothetical returns

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

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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 fox X Years, type in the how many years you would like the monetary amount to be distributed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☒ Annual percentage withdrawal 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 benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 22: Clicking: After clicking on the Start Year for X 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.

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	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		

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.

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	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		

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

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

Structured Income Planning

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

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

Planning Horizon: 20 years

		Accounts				Incomes					
		IRA		Checking/Savings				SS			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000					
initial amount		1,000,000		175,000		1,175,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus %		0.00 %		0.00 %		0		3.20 %	3.20 %		
w/ bonus		1,000,000	Manage	175,000	Manage	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		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

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

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

Structured Income Planning

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

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

Planning Horizon: 20 years

		Accounts				Incomes					
		IRA		Checking/Savings				SS			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000					
initial amount		1,000,000		175,000		1,175,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus %		0.00 %		0.00 %		0		3.20 %	3.20 %		
w/ bonus		1,000,000	Manage	175,000	Manage	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		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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

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

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

Planning Horizon: 20 years

		Accounts				Incomes					
		IRA		Checking/Savings				SS			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
initial amount		1,000,000		175,000		1,175,000					
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		99,083		175,000	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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

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

Planning Horizon: 20 years

		Accounts				Incomes					
		IRA		Checking/Savings				SS			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year
net return	63	4.00 %	IRA	0.01 %		1,175,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		175,000		1,175,000					
bonus %		0.00 %		0.00 %							
w/bonus		1,000,000	Manage	175,000	Manage	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		99,083		175,000	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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

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

Planning Horizon: 20 years

Accounts

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (8)	SS (8)	Total Income	Year	
net return	63	4.00 %	IRA	0.01 %	1,175,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %			
initial amount		1,000,000		175,000	0						
bonus %		0.00 %		0.00 %	1,175,000						
w/bonus		1,000,000		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	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