

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

10/16/2024 3:20 pm EDT

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

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

Planning Horizon: 20 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,100,000	0	175,000	0	175,000	end of 1
initial amount		1,000,000		100,000	1,100,000	0	180,600	0	180,600	end of 2
bonus %		0.00 %		0.00 %	0	0	186,379	0	186,379	end of 3
w/bonus		1,000,000		100,000	1,100,000	0	192,343	0	192,343	end of 4
end of 1	64	1,040,000	0	100,010	1,140,010	0	198,498	0	198,498	end of 5
end of 2	65	1,081,600	0	100,020	1,181,620	0	204,850	0	204,850	end of 6
end of 3	66	1,124,864	0	100,030	1,224,894	0	80,386	80,386	160,772	end of 7
end of 4	67	1,169,858	0	100,040	1,269,898	0	82,958	82,958	165,916	end of 8
end of 5	68	1,216,653	0	100,050	1,316,703	0	85,613	85,613	171,529	end of 9
end of 6	69	1,265,319	0	100,060	1,365,379	0	88,353	88,353	177,216	end of 10
end of 7	70	1,315,931	0	100,070	1,416,001	0	91,180	91,180	183,076	end of 11
end of 8	71	1,368,569	0	100,080	1,468,649	0	94,098	94,098	189,194	end of 12
end of 9	72	1,423,311	0	100,090	1,523,401	0	97,109	97,109	195,573	end of 13
end of 10	73	1,480,244	0	100,100	1,580,344	0	100,216	100,216	202,216	end of 14
end of 11	74	1,539,454	0	100,110	1,639,564	0	103,423	103,423	209,223	end of 15
end of 12	75	1,601,032	0	100,120	1,701,152	0	106,733	106,733	216,956	end of 16
end of 13	76	1,665,073	0	100,130	1,765,203	0	110,148	110,148	225,304	end of 17
end of 14	77	1,731,676	0	100,140	1,831,816	0	113,673	113,673	234,357	end of 18
end of 15	78	1,800,943	0	100,150	1,901,093	0	117,310	117,310	244,127	end of 19
end of 16	79	1,872,980	0	100,160	1,973,140	0	121,064	121,064	254,291	end of 20
end of 17	80	1,947,900	0	100,170	2,048,070	0	1,137,671	1,392,264	2,529,935	
end of 18	81	2,025,815	0	100,180	2,125,996	0				
end of 19	82	2,106,848	0	100,190	2,207,038	0				
end of 20	83	2,191,122	0	100,200	2,291,322	0				

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 ANALYSIS | 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: Depositing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Wages		SS	Total Income	Year
	Account	Income	Account	Income			Wages	SS			
net return	63	4.00 %	IRA	0.01 %	1,100,000						
initial amount		1,000,000	IRA	100,000	1,100,000						
bonus %		0.00 %		0.00 %							
w/bonus		1,000,000	Manage	100,000	1,100,000						
end of 1	64	1,040,000		0	1,140,010	0	175,000	0	175,000	end of 1	
end of 2	65	1,081,500		0	1,181,620	0	180,500	0	180,500	end of 2	
end of 3	66	1,124,864		0	1,224,894	0	186,379	0	186,379	end of 3	
end of 4	67	1,169,858		0	1,269,898	0	192,343	0	192,343	end of 4	
end of 5	68	1,216,653		0	1,316,703	0	198,498	0	198,498	end of 5	
end of 6	69	1,265,319		0	1,365,379	0	204,850	0	204,850	end of 6	
end of 7	70	1,315,931		0	1,416,001	0	80,386	80,386	80,386	end of 7	
end of 8	71	1,368,569		0	1,468,649	0	82,958	82,958	82,958	end of 8	
end of 9	72	1,423,311		0	1,523,401	0	85,613	85,613	85,613	end of 9	
end of 10	73	1,480,244		0	1,580,344	0	88,353	88,353	88,353	end of 10	
end of 11	74	1,539,454		0	1,639,564	0	91,180	91,180	91,180	end of 11	
end of 12	75	1,601,032		0	1,701,152	0	94,098	94,098	94,098	end of 12	
end of 13	76	1,665,073		0	1,765,203	0	97,109	97,109	97,109	end of 13	
end of 14	77	1,731,676		0	1,831,816	0	100,216	100,216	100,216	end of 14	
end of 15	78	1,800,943		0	1,901,093	0	103,423	103,423	103,423	end of 15	
end of 16	79	1,872,980		0	1,973,140	0	106,733	106,733	106,733	end of 16	
end of 17	80	1,947,900		0	2,048,070	0	110,148	110,148	110,148	end of 17	
end of 18	81	2,025,815		0	2,125,996	0	113,673	113,673	113,673	end of 18	
end of 19	82	2,106,848		0	2,207,038	0	117,310	117,310	117,310	end of 19	
end of 20	83	2,191,122		0	2,291,322	0	121,064	121,064	121,064	end of 20	
		0		0	0	0	1,137,671	1,392,264	2,529,935		

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: \$100,000

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

Income Data: Year, Income, Variable

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Percentage Withdraw Text Box: Type in the monetary amount. The number will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings**

Initial account balance: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional: Account description, Optional account company, Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: Years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [dropdown]

Account type: **NQ**

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

Select income rider: [dropdown]

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

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
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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: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional: Account description, Optional account company, Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: Years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [dropdown]

Account type: **NQ**

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

Select income rider: [dropdown]

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 **-1.5 %** 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** **Pick year(s) to remove** **Remove year to end of plan** **Reset all years**

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings**

Initial account balance: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional: Account description, Optional account company, Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: Years deferred: **0**

Asset plan allocation: **Fixed Interest** Sel

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

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

Select income rider: [Dropdown]

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

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal **-1.5 %** 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

Year	Income	Variable
1		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "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: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional: Account description, Optional account company, Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account: Years deferred: **0**

Asset plan allocation: **Fixed Interest** Sel

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

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

Select income rider: [Dropdown]

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

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1	percent	-1.5
2	percent	-1.5
3	percent	-1.5
4	percent	-1.5
5	percent	-1.5
6	percent	-1.5
7	percent	-1.5
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

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 OR Remove year to end of plan OR Reset all years

Year	Income	Variable
1	percent	-1.5
2	percent	-1.5
3	percent	-1.5
4	percent	-1.5
5	percent	-1.5
6	percent	-1.5
7	percent	-1.5
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Orange backgrounds indicate hypothetical returns

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

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

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

Planning Horizon: 20 years

Year	Accounts			Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Income			Wages	SS		
net return	63	4.00 %	0.01 %						
initial amount		1,000,000	100,000	1,100,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus % w/bonus		0.00 %	0.00 %	0		3.20 %	3.20 %		
end of 1	64	1,040,000	0	101,510	(1,500)	175,000	0	173,500	end of 1
end of 2	65	1,081,600	0	103,043	(1,523)	180,600	0	179,077	end of 2
end of 3	66	1,124,864	0	104,599	(1,546)	186,379	0	184,834	end of 3
end of 4	67	1,169,888	0	106,178	(1,569)	192,343	0	190,774	end of 4
end of 5	68	1,216,653	0	107,781	(1,593)	198,498	0	196,906	end of 5
end of 6	69	1,265,319	0	109,409	(1,617)	204,850	0	203,233	end of 6
end of 7	70	1,315,931	0	111,061	(1,641)	0	80,386	78,745	end of 7
end of 8	71	1,368,569	0	111,072	0	82,958	82,958	82,958	end of 8
end of 9	72	1,423,311	0	111,083	0	85,613	85,613	85,613	end of 9
end of 10	73	1,480,244	0	111,094	0	88,353	88,353	88,353	end of 10
end of 11	74	1,539,454	0	111,106	0	91,180	91,180	91,180	end of 11
end of 12	75	1,601,032	0	111,117	0	94,098	94,098	94,098	end of 12
end of 13	76	1,665,073	0	111,128	0	97,109	97,109	97,109	end of 13
end of 14	77	1,731,676	0	111,139	0	100,216	100,216	100,216	end of 14
end of 15	78	1,800,943	0	111,150	0	103,423	103,423	103,423	end of 15
end of 16	79	1,872,980	0	111,161	0	106,733	106,733	106,733	end of 16
end of 17	80	1,947,900	0	111,172	0	110,148	110,148	110,148	end of 17
end of 18	81	2,025,815	0	111,183	0	113,673	113,673	113,673	end of 18
end of 19	82	2,106,848	0	111,194	0	117,310	117,310	117,310	end of 19
end of 20	83	2,191,122	0	111,206	0	121,064	121,064	121,064	end of 20
		0		(10,988)	(10,988)	1,137,671	1,392,264	2,518,947	

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.

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: \$100,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
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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 11: Annual Percentage Withdraw Text Box: Type in the monetary amount. The number will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
1		
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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 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 -3 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 -3 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan 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: **\$100,000**

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	-3.0
8	percent	-3.0
9	percent	-3.0
10	percent	-3.0
11	percent	-3.0
12	percent	-3.0
13	percent	-3.0
14	percent	-3.0
15	percent	-3.0
16	percent	-3.0
17	percent	-3.0
18	percent	-3.0
19	percent	-3.0
20	percent	-3.0
21	percent	-3.0
22	percent	-3.0
23	percent	-3.0
24	percent	-3.0

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings**

Initial account balance: **\$100,000**

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	-3.0
8	percent	-3.0
9	percent	-3.0
10	percent	-3.0
11	percent	-3.0
12	percent	-3.0
13	percent	-3.0
14	percent	-3.0
15	percent	-3.0
16	percent	-3.0
17	percent	-3.0
18	percent	-3.0
19	percent	-3.0
20	percent	-3.0
21	percent	-3.0
22	percent	-3.0
23	percent	-3.0
24	percent	-3.0

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW ANALYSIS | 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: Depositing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Wages		SS	Total Income	Year
	IRA	Checking/Savings	IRA	Checking/Savings			Wages	SS			
net return	63	4.00 %	IRA	0.01 %							
initial amount		1,000,000		100,000	1,100,000	Subtotal of account incomes	Manage	Manage			
bonus %		0.00 %		0.00 %	0						
w/bonus		1,000,000	Manage	100,000	1,100,000		3.20 %	3.20 %			
end of 1	64	1,040,000	0	100,010	0	1,140,010	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	100,020	0	1,181,620	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	100,030	0	1,224,894	0	186,379	0	186,379	end of 3
end of 4	67	1,169,858	0	100,040	0	1,269,898	0	192,343	0	192,343	end of 4
end of 5	68	1,216,653	0	100,050	0	1,316,703	0	198,498	0	198,498	end of 5
end of 6	69	1,265,319	0	100,060	0	1,365,379	0	204,850	0	204,850	end of 6
end of 7	70	1,315,931	0	103,072	(3,002)	1,419,003	(3,002)	0	80,386	77,384	end of 7
end of 8	71	1,368,569	0	106,174	(3,092)	1,474,743	(3,092)	0	82,958	79,866	end of 8
end of 9	72	1,423,311	0	109,370	(3,185)	1,532,682	(3,185)	0	85,613	82,428	end of 9
end of 10	73	1,480,244	0	112,662	(3,281)	1,592,906	(3,281)	0	88,353	85,072	end of 10
end of 11	74	1,539,454	0	116,053	(3,380)	1,655,507	(3,380)	0	91,180	87,800	end of 11
end of 12	75	1,601,032	0	119,547	(3,482)	1,720,578	(3,482)	0	94,098	90,616	end of 12
end of 13	76	1,665,073	0	123,145	(3,586)	1,788,218	(3,586)	0	97,109	93,522	end of 13
end of 14	77	1,731,676	0	126,852	(3,694)	1,858,527	(3,694)	0	100,216	96,522	end of 14
end of 15	78	1,800,943	0	130,670	(3,806)	1,931,612	(3,806)	0	103,423	99,618	end of 15
end of 16	79	1,872,980	0	134,603	(3,920)	2,007,583	(3,920)	0	106,733	102,813	end of 16
end of 17	80	1,947,900	0	138,654	(4,038)	2,086,554	(4,038)	0	110,148	106,110	end of 17
end of 18	81	2,025,815	0	142,828	(4,160)	2,168,644	(4,160)	0	113,673	109,513	end of 18
end of 19	82	2,106,848	0	147,127	(4,285)	2,253,975	(4,285)	0	117,310	113,026	end of 19
end of 20	83	2,191,122	0	151,556	(4,414)	2,342,678	(4,414)	0	121,064	116,651	end of 20
		0			(51,325)		(51,325)	1,137,671	1,392,264	2,478,610	

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: \$100,000

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

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

ADD INCOME: Pick year(s) 1-24 OR Start year for rest of plan OR Start year for X years 1-24 OR Pick year(s) to remove 1-24 OR Remove year to end of plan OR Reset all years

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 18: Annual Percentage Withdraw Text Box: Type in the monetary amount. The number will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: **Checking/Savings**

Initial account balance: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional:
 Account description:
 Optional account company:
 Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account
 Years deferred: **0**

Asset plan allocation: **Fixed Interest** **Sel**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider
 Based on: age Client2's age Joint
 Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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22		
23		
24		

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: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional:
 Account description:
 Optional account company:
 Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account
 Years deferred: **0**

Asset plan allocation: **Fixed Interest** **Sel**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider
 Based on: age Client2's age Joint
 Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

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

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

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: Checking/Savings

Initial account balance: \$100,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [dropdown]

Account type: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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 % 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: 10 Pick year(s) to remove Remove year to end of plan Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 22: Clicking: After clicking on the Start Year for X Years 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: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

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

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	-2.0
8	percent	-2.0
9	percent	-2.0
10	percent	-2.0
11	percent	-2.0
12	percent	-2.0
13	percent	-2.0
14	percent	-2.0
15	percent	-2.0
16	percent	-2.0
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: **\$100,000**

Hypothetical return: **0.01 %**

Bonus: **0.0 %**

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred: **0**

Asset plan allocation: **Fixed Interest**

Risk level: **Fixed Interest**

Account owner: [Dropdown]

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

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

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7	percent	-2.0
8	percent	-2.0
9	percent	-2.0
10	percent	-2.0
11	percent	-2.0
12	percent	-2.0
13	percent	-2.0
14	percent	-2.0
15	percent	-2.0
16	percent	-2.0
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:
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: Depositing money from a checking/savings account annual percentage

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA 0.01 %	1,100,000		Manage 3.20 %	Manage 3.20 %		
initial amount		1,000,000	100,000	1,100,000	Subtotal of account incomes				
bonus %		0.00 %	0.00 %	0					
w/bonus		1,000,000	100,000	1,100,000					
end of 1	64	1,040,000	0	1,040,010	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,081,620	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	1,124,894	0	186,379	0	186,379	end of 3
end of 4	67	1,169,858	0	1,169,898	0	192,343	0	192,343	end of 4
end of 5	68	1,216,653	0	1,216,703	0	198,498	0	198,498	end of 5
end of 6	69	1,265,319	0	1,265,379	0	204,850	0	204,850	end of 6
end of 7	70	1,315,931	0	1,315,991	(2,001)	0	80,386	78,385	end of 7
end of 8	71	1,368,569	0	1,368,629	(2,041)	0	82,958	80,917	end of 8
end of 9	72	1,423,311	0	1,423,371	(2,082)	0	85,613	83,531	end of 9
end of 10	73	1,480,244	0	1,480,304	(2,124)	0	88,353	86,228	end of 10
end of 11	74	1,539,454	0	1,539,514	(2,167)	0	91,180	89,013	end of 11
end of 12	75	1,601,032	0	1,601,092	(2,211)	0	94,098	91,887	end of 12
end of 13	76	1,665,073	0	1,665,133	(2,255)	0	97,109	94,854	end of 13
end of 14	77	1,731,676	0	1,731,736	(2,300)	0	100,216	97,916	end of 14
end of 15	78	1,800,943	0	1,801,003	(2,347)	0	103,423	101,077	end of 15
end of 16	79	1,872,980	0	1,873,040	(2,394)	0	106,733	104,339	end of 16
end of 17	80	1,947,900	0	1,947,960	0	0	110,148	110,148	end of 17
end of 18	81	2,025,815	0	2,025,875	0	0	113,673	113,673	end of 18
end of 19	82	2,106,848	0	2,106,908	0	0	117,310	117,310	end of 19
end of 20	83	2,191,122	0	2,191,182	0	0	121,064	121,064	end of 20
		0		(21,923)	(21,923)	1,137,671	1,392,264	2,508,012	

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:
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: Depositing money from a checking/savings account annual percentage

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA 0.01 %	1,100,000		Manage 3.20 %	Manage 3.20 %		
initial amount		1,000,000	100,000	1,100,000	Subtotal of account incomes				
bonus %		0.00 %	0.00 %	0					
w/bonus		1,000,000	100,000	1,100,000					
end of 1	64	1,040,000	0	1,040,010	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,081,620	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	1,124,894	0	186,379	0	186,379	end of 3
end of 4	67	1,169,858	0	1,169,898	0	192,343	0	192,343	end of 4
end of 5	68	1,216,653	0	1,216,703	0	198,498	0	198,498	end of 5
end of 6	69	1,265,319	0	1,265,379	0	204,850	0	204,850	end of 6
end of 7	70	1,315,931	0	1,315,991	(2,001)	0	80,386	78,385	end of 7
end of 8	71	1,368,569	0	1,368,629	(2,041)	0	82,958	80,917	end of 8
end of 9	72	1,423,311	0	1,423,371	(2,082)	0	85,613	83,531	end of 9
end of 10	73	1,480,244	0	1,480,304	(2,124)	0	88,353	86,228	end of 10
end of 11	74	1,539,454	0	1,539,514	(2,167)	0	91,180	89,013	end of 11
end of 12	75	1,601,032	0	1,601,092	(2,211)	0	94,098	91,887	end of 12
end of 13	76	1,665,073	0	1,665,133	(2,255)	0	97,109	94,854	end of 13
end of 14	77	1,731,676	0	1,731,736	(2,300)	0	100,216	97,916	end of 14
end of 15	78	1,800,943	0	1,801,003	(2,347)	0	103,423	101,077	end of 15
end of 16	79	1,872,980	0	1,873,040	(2,394)	0	106,733	104,339	end of 16
end of 17	80	1,947,900	0	1,947,960	0	0	110,148	110,148	end of 17
end of 18	81	2,025,815	0	2,025,875	0	0	113,673	113,673	end of 18
end of 19	82	2,106,848	0	2,106,908	0	0	117,310	117,310	end of 19
end of 20	83	2,191,122	0	2,191,182	0	0	121,064	121,064	end of 20
		0		(21,923)	(21,923)	1,137,671	1,392,264	2,508,012	

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: Depositing money from a checking/savings account annual percentage

Planning Horizon: 20 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		100,000	1,100,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %			3.20 %	3.20 %		
w/bonus		1,000,000		100,000	1,100,000					
end of 1	64	1,040,000	0	100,010	0	1,140,010	0	175,000	0	175,000
end of 2	65	1,081,600	0	100,020	0	1,181,620	0	180,600	0	180,600
end of 3	66	1,124,864	0	100,030	0	1,224,894	0	186,379	0	186,379
end of 4	67	1,169,858	0	100,040	0	1,269,898	0	192,343	0	192,343
end of 5	68	1,216,653	0	100,050	0	1,316,703	0	198,498	0	198,498
end of 6	69	1,265,319	0	100,060	0	1,365,379	0	204,850	0	204,850
end of 7	70	1,315,931	0	102,071	(2,001)	1,418,003	(2,001)	0	80,386	78,385
end of 8	71	1,368,569	0	104,123	(2,041)	1,472,692	(2,041)	0	82,958	80,917
end of 9	72	1,423,311	0	106,216	(2,082)	1,529,527	(2,082)	0	85,613	83,531
end of 10	73	1,480,244	0	108,351	(2,124)	1,588,594	(2,124)	0	88,353	86,228
end of 11	74	1,539,454	0	110,529	(2,167)	1,649,982	(2,167)	0	91,180	89,013
end of 12	75	1,601,032	0	112,750	(2,211)	1,713,782	(2,211)	0	94,098	91,887
end of 13	76	1,665,073	0	115,016	(2,255)	1,780,089	(2,255)	0	97,109	94,854
end of 14	77	1,731,676	0	117,328	(2,300)	1,849,004	(2,300)	0	100,216	97,916
end of 15	78	1,800,943	0	119,687	(2,347)	1,920,629	(2,347)	0	103,423	101,077
end of 16	79	1,872,980	0	122,092	(2,394)	1,995,073	(2,394)	0	106,733	104,339
end of 17	80	1,947,900	0	122,104	0	2,070,004	0	0	110,148	110,148
end of 18	81	2,025,815	0	122,117	0	2,147,932	0	0	113,673	113,673
end of 19	82	2,106,848	0	122,129	0	2,228,977	0	0	117,310	117,310
end of 20	83	2,191,122	0	122,141	0	2,313,263	0	0	121,064	121,064
		0		(21,923)		(21,923)		1,137,671	1,392,264	2,508,012

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: Depositing money from a checking/savings account annual percentage

Planning Horizon: 2 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		100,000	1,100,000	Subtotal of account incomes	Manage	Manage		
bonus %		0.00 %		0.00 %			Infl Factor	Infl Factor		
w/bonus		1,000,000	Manage	100,000	Manage	1,100,000			3.20 %	3.20 %
end of 1	64	1,040,000	0	100,010	0	1,140,010	0	175,000	0	175,000
end of 2	65	1,081,600	0	100,020	0	1,181,620	0	180,600	0	180,600
end of 3	66	1,124,864	0	100,030	0	1,224,894	0	186,379	0	186,379
end of 4	67	1,169,858	0	100,040	0	1,269,898	0	192,343	0	192,343
end of 5	68	1,216,653	0	100,050	0	1,316,703	0	198,498	0	198,498
end of 6	69	1,265,319	0	100,060	0	1,365,379	0	204,850	0	204,850
end of 7	70	1,315,931	0	102,071	(2,001)	1,418,003	(2,001)	0	80,386	78,385
end of 8	71	1,368,569	0	104,123	(2,041)	1,472,692	(2,041)	0	82,958	80,917
end of 9	72	1,423,311	0	106,216	(2,082)	1,529,527	(2,082)	0	85,613	83,531
end of 10	73	1,480,244	0	108,351	(2,124)	1,588,594	(2,124)	0	88,353	86,228
end of 11	74	1,539,454	0	110,529	(2,167)	1,649,982	(2,167)	0	91,180	89,013
end of 12	75	1,601,032	0	112,750	(2,211)	1,713,782	(2,211)	0	94,098	91,887
end of 13	76	1,665,073	0	115,016	(2,255)	1,780,089	(2,255)	0	97,109	94,854
end of 14	77	1,731,676	0	117,328	(2,300)	1,849,004	(2,300)	0	100,216	97,916
end of 15	78	1,800,943	0	119,687	(2,347)	1,920,629	(2,347)	0	103,423	101,077
end of 16	79	1,872,980	0	122,092	(2,394)	1,995,073	(2,394)	0	106,733	104,339
end of 17	80	1,947,900	0	122,104	0	2,070,004	0	0	110,148	110,148
end of 18	81	2,025,815	0	122,117	0	2,147,932	0	0	113,673	113,673
end of 19	82	2,106,848	0	122,129	0	2,228,977	0	0	117,310	117,310
end of 20	83	2,191,122	0	122,141	0	2,313,263	0	0	121,064	121,064
		0		(21,923)		(21,923)		1,137,671	1,392,264	2,508,012

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.

Structured Income Planning

Edit Dynamic Mode

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

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
		IRA	Checking/Savings			Wages	> SS			
net return	63	4.00 %	IRA	0.01 %	1,100,000					
initial amount		1,000,000	100,000	0	1,100,000					
bonus % w/bonus		0.00 %	100,000	0	1,100,000					
end of 1	64	1,040,000	0	100,010	0	1,140,010	0	175,000	end of 1	
end of 2	65	1,081,600	0	100,020	0	1,181,620	0	180,600	end of 2	
end of 3	66	1,124,864	0	100,030	0	1,224,894	0	186,379	end of 3	
end of 4	67	1,169,858	0	100,040	0	1,269,898	0	192,343	end of 4	
end of 5	68	1,216,653	0	100,050	0	1,316,703	0	198,498	end of 5	
end of 6	69	1,265,319	0	100,060	0	1,365,379	0	204,850	end of 6	
end of 7	70	1,315,931	0	102,071	(2,001)	1,418,003	(2,001)	80,386	78,385	end of 7
end of 8	71	1,368,569	0	104,123	(2,041)	1,472,692	(2,041)	82,958	80,917	end of 8
end of 9	72	1,423,311	0	106,216	(2,082)	1,529,527	(2,082)	85,613	83,531	end of 9
end of 10	73	1,480,244	0	108,351	(2,124)	1,588,594	(2,124)	88,353	86,228	end of 10
end of 11	74	1,539,454	0	110,529	(2,167)	1,649,982	(2,167)	91,180	89,013	end of 11
end of 12	75	1,601,032	0	112,750	(2,211)	1,713,782	(2,211)	94,098	91,887	end of 12
end of 13	76	1,665,073	0	115,016	(2,255)	1,780,089	(2,255)	97,109	94,854	end of 13
end of 14	77	1,731,676	0	117,328	(2,300)	1,849,004	(2,300)	100,216	97,916	end of 14
end of 15	78	1,800,943	0	119,687	(2,347)	1,920,629	(2,347)	103,423	101,077	end of 15
end of 16	79	1,872,980	0	122,092	(2,394)	1,995,073	(2,394)	106,733	104,339	end of 16
end of 17	80	1,947,900	0	122,104	0	2,070,004	0	110,148	110,148	end of 17
end of 18	81	2,025,815	0	122,117	0	2,147,932	0	113,673	113,673	end of 18
end of 19	82	2,106,848	0	122,129	0	2,228,977	0	117,310	117,310	end of 19
end of 20	83	2,191,122	0	122,141	0	2,313,263	0	121,064	121,064	end of 20
		0		(21,923)		(21,923)		1,137,671	1,392,264	2,508,012

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com