

Liquidating a Checking/Savings Account Using the Liquidate Account Function

11/08/2024 1:06 pm EST

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

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with a green 'Edit' button and 'Dynamic Mode' text. A dropdown menu shows the scenario 'Liquidating a Checking/Savings Account'. Below this is a 'Planning Horizon' of '20 years'. The main table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The table shows data for years 63 to 83. The 'net return' row has orange highlights on the '4.00 %' and '0.01 %' cells. The 'Infl Factor' column has orange highlights on the '3.20 %' cells. A legend at the bottom indicates 'Orange backgrounds indicate hypothetical returns'.

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	63	4.00 %	1,000,000	250,000	1,250,000	0	1,250,000	
Initial amount		0.00 %	1,000,000	250,000	1,250,000	0	1,250,000	
bonus % w/bonus		0.00 %	1,000,000	250,000	1,250,000	0	1,250,000	
end of 1	64	1,040,000	0	250,025	0	1,290,025	175,000	end of 1
end of 2	65	1,081,600	0	250,050	0	1,331,650	47,999	end of 2
end of 3	66	1,124,864	0	250,075	0	1,374,939	49,535	end of 3
end of 4	67	1,169,858	0	250,100	0	1,419,958	51,120	end of 4
end of 5	68	1,216,653	0	250,125	0	1,466,778	52,756	end of 5
end of 6	69	1,265,319	0	250,150	0	1,515,469	54,444	end of 6
end of 7	70	1,315,931	0	250,175	0	1,566,106	56,186	end of 7
end of 8	71	1,368,569	0	250,200	0	1,618,769	57,984	end of 8
end of 9	72	1,423,311	0	250,225	0	1,673,536	59,840	end of 9
end of 10	73	1,480,244	0	250,250	0	1,730,494	61,755	end of 10
end of 11	74	1,539,454	0	250,275	0	1,789,729	63,731	end of 11
end of 12	75	1,601,032	0	250,300	0	1,851,332	65,770	end of 12
end of 13	76	1,665,073	0	250,325	0	1,915,398	67,875	end of 13
end of 14	77	1,731,576	0	250,350	0	1,982,026	70,047	end of 14
end of 15	78	1,800,943	0	250,375	0	2,051,318	72,288	end of 15
end of 16	79	1,872,980	0	250,400	0	2,123,381	74,602	end of 16
end of 17	80	1,947,900	0	250,425	0	2,198,325	76,989	end of 17
end of 18	81	2,025,815	0	250,450	0	2,276,266	79,452	end of 18
end of 19	82	2,106,848	0	250,476	0	2,357,324	81,995	end of 19
end of 20	83	2,191,122	0	250,501	0	2,441,622	84,619	end of 20
			0	0	0	175,000	1,228,986	1,403,986

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: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	IRA	Income	Checking/Savings	Income			Wages	SS		
net return	4.00 %		0.01 %		1,250,000					
initial amount	1,000,000		250,000		1,250,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	1,000,000		250,000		1,250,000					
end of 1	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444	end of 6
end of 7	1,315,931	0	250,175	0	1,566,106	0	0	56,186	56,186	end of 7
end of 8	1,368,569	0	250,200	0	1,618,769	0	0	57,984	57,984	end of 8
end of 9	1,423,311	0	250,225	0	1,673,536	0	0	59,840	59,840	end of 9
end of 10	1,480,244	0	250,250	0	1,730,494	0	0	61,755	61,755	end of 10
end of 11	1,539,454	0	250,275	0	1,789,729	0	0	63,731	63,731	end of 11
end of 12	1,601,032	0	250,300	0	1,851,332	0	0	65,770	65,770	end of 12
end of 13	1,666,073	0	250,325	0	1,915,398	0	0	67,875	67,875	end of 13
end of 14	1,731,676	0	250,350	0	1,982,026	0	0	70,047	70,047	end of 14
end of 15	1,800,943	0	250,375	0	2,051,318	0	0	72,288	72,288	end of 15
end of 16	1,872,980	0	250,400	0	2,123,381	0	0	74,602	74,602	end of 16
end of 17	1,947,900	0	250,425	0	2,198,325	0	0	76,989	76,989	end of 17
end of 18	2,025,815	0	250,450	0	2,276,266	0	0	79,452	79,452	end of 18
end of 19	2,106,848	0	250,476	0	2,357,324	0	0	81,995	81,995	end of 19
end of 20	2,191,122	0	250,501	0	2,441,622	0	0	84,619	84,619	end of 20
	0	0	0	0	0	0	175,000	1,228,986	1,403,986	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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11		
12		
13		
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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: 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: **\$250,000**

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** **Set**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

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

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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Note that entered values WILL NOT roll down to following years when blank.

Step 5: 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: **\$250,000**

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** **Set**

Risk level: **Fixed Interest**

Account owner:

Account type: **NQ**

Add an income rider

Based on: age Client2's age Joint

Select income rider:

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

Enter manual payout:

Request Additional Rider **Remove Income Rider**

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

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

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 6: Clicking: After clicking on the Pick Years green button, the term "liquidate" should automatically appear in the income 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: \$250,000

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 Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

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	liquid	
2	liquid	
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
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Note that entered values WILL NOT roll down to following years when blank.

Step 7: 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: \$250,000

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 Client's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

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	liquid	
2	liquid	
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
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Note that entered values WILL NOT roll down to following years when blank.

Step 8: 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: Liquidating a Checking/Savings Account

Accounts

Planning Horizon: 20 years

Year	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	4.00 %		0.01 %							
initial amount	1,000,000		250,000		1,250,000	Subtotal of account	Manage Infl Factor	Manage Infl Factor		
bonus %	0.00 %		0.00 %		0					
w/bonus	1,000,000		250,000		1,250,000	Incomes	3.20 %	3.20 %		
end of 1	1,040,000	0	227,288	22,737	1,267,288	22,737	175,000	0	197,737	end of 1
end of 2	1,081,600	0	204,573	22,737	1,286,173	22,737	0	47,999	70,736	end of 2
end of 3	1,124,864	0	181,857	22,737	1,306,721	22,737	0	49,535	72,272	end of 3
end of 4	1,169,858	0	159,138	22,737	1,328,996	22,737	0	51,120	73,857	end of 4
end of 5	1,216,653	0	136,417	22,737	1,353,069	22,737	0	52,756	75,493	end of 5
end of 6	1,265,319	0	113,693	22,737	1,379,012	22,737	0	54,444	77,181	end of 6
end of 7	1,315,931	0	90,967	22,737	1,406,899	22,737	0	56,186	78,923	end of 7
end of 8	1,368,569	0	68,239	22,737	1,436,808	22,737	0	57,984	80,721	end of 8
end of 9	1,423,311	0	45,509	22,737	1,468,820	22,737	0	59,840	82,577	end of 9
end of 10	1,480,244	0	22,776	22,737	1,503,020	22,737	0	61,755	84,492	end of 10
end of 11	1,539,454	0	42	22,737	1,539,495	22,737	0	63,731	86,468	end of 11
end of 12	1,601,032	0	42	0	1,601,073	0	0	65,770	65,770	end of 12
end of 13	1,665,073	0	42	0	1,665,114	0	0	67,875	67,875	end of 13
end of 14	1,731,676	0	42	0	1,731,717	0	0	70,047	70,047	end of 14
end of 15	1,800,943	0	42	0	1,800,984	0	0	72,288	72,288	end of 15
end of 16	1,872,980	0	42	0	1,873,022	0	0	74,602	74,602	end of 16
end of 17	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	end of 17
end of 18	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	end of 18
end of 19	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	end of 19
end of 20	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	end of 20
			250,109			250,109	175,000	1,228,986	1,654,095	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 9: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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: \$250,000

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:

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

Add an income rider

Based on: age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

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

[REDACTED]

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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19		
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22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 10: Income Data: Within the Income data table click on the Year text box that you would like to select.

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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

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		
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24		

Orange backgrounds indicate hypothetical returns

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

Step 11: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Redacted]

Account type: NQ

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) [] %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

Step 12: Clicking: After clicking on the Start year for rest of plan green button, the term "liquidate" should automatically appear in the income 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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 13: 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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 14: 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: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	0.01 %	1,250,000	0	0	0		
initial amount		1,000,000	250,000	1,250,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %	0.00 %	0		3.20 %	3.20 %		
w/bonus		1,000,000	250,000	1,250,000					
end of 1	64	1,040,000	250,025	1,290,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	250,050	1,331,650	0	0	47,999	47,999	end of 2
end of 3	66	1,124,864	250,075	1,374,939	0	0	49,535	49,535	end of 3
end of 4	67	1,169,858	250,100	1,419,958	0	0	51,120	51,120	end of 4
end of 5	68	1,216,653	250,125	1,466,778	0	0	52,756	52,756	end of 5
end of 6	69	1,265,319	242,992	1,508,311	7,158	0	54,444	61,602	end of 6
end of 7	70	1,315,931	235,858	1,551,790	7,158	0	56,186	63,344	end of 7
end of 8	71	1,368,569	228,724	1,597,292	7,158	0	57,994	65,142	end of 8
end of 9	72	1,423,311	221,588	1,644,900	7,158	0	59,840	66,998	end of 9
end of 10	73	1,480,244	214,452	1,694,696	7,158	0	61,755	68,913	end of 10
end of 11	74	1,539,454	207,316	1,746,769	7,158	0	63,731	70,889	end of 11
end of 12	75	1,601,032	200,178	1,801,210	7,158	0	65,770	72,928	end of 12
end of 13	76	1,665,073	193,040	1,858,113	7,158	0	67,875	75,033	end of 13
end of 14	77	1,731,676	185,902	1,917,577	7,158	0	70,047	77,205	end of 14
end of 15	78	1,800,943	178,762	1,979,705	7,158	0	72,288	79,446	end of 15
end of 16	79	1,872,980	171,622	2,044,602	7,158	0	74,602	81,760	end of 16
end of 17	80	1,947,900	164,481	2,112,380	7,158	0	76,989	84,147	end of 17
end of 18	81	2,025,815	157,339	2,183,154	7,158	0	79,452	86,610	end of 18
end of 19	82	2,106,848	150,197	2,257,045	7,158	0	81,995	89,153	end of 19
end of 20	83	2,191,122	143,054	2,334,176	7,158	0	84,619	91,777	end of 20
				107,372	107,372	175,000	1,228,986	1,511,358	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 15: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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: \$250,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional account description: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

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

Select income rider: [REDACTED]

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

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		

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 16: 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: **\$250,000**

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** See

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

Step 17: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in 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: **\$250,000**

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** See

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

Step 18: 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: **\$250,000**

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** **Set**

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 **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		

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

Step 19: Clicking: After clicking on the Start year for X years green button, the term "liquidate" should automatically appear in the income 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: **\$250,000**

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** **Set**

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 **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	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12	liquid	
13	liquid	
14	liquid	
15	liquid	
16	liquid	
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 20: 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: \$250,000

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: 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

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

Income Data

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

Orange backgrounds indicate hypothetical returns

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

Step 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Liquidating a Checking/Savings Account

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%	1,250,000	0	175,000	0	175,000	end of 1	
initial amount		1,000,000		250,000	1,250,000	0	0	0	47,999	end of 2	
bonus % w/bonus		0.00%		0.00%	0	0	0	0	49,535	end of 3	
		1,000,000		250,000	1,250,000	0	0	0	51,120	end of 4	
end of 1	64	1,040,000	0	250,025	1,290,025	0	0	0	52,756	end of 5	
end of 2	65	1,081,600	0	250,050	1,331,650	0	0	0	54,444	end of 6	
end of 3	66	1,124,864	0	250,075	1,374,939	0	0	0	56,186	end of 7	
end of 4	67	1,169,858	0	250,100	1,419,958	0	0	0	57,994	end of 8	
end of 5	68	1,216,653	0	250,125	1,466,778	0	0	0	59,840	end of 9	
end of 6	69	1,265,319	0	250,150	1,515,469	0	0	0	61,755	end of 10	
end of 7	70	1,315,931	0	225,150	1,541,082	25,025	0	0	63,731	end of 11	
end of 8	71	1,369,569	0	200,148	1,569,717	25,025	0	0	65,770	end of 12	
end of 9	72	1,423,311	0	175,144	1,598,455	25,025	0	0	67,875	end of 13	
end of 10	73	1,480,244	0	150,137	1,630,380	25,025	0	0	70,047	end of 14	
end of 11	74	1,539,454	0	125,127	1,664,581	25,025	0	0	72,288	end of 15	
end of 12	75	1,601,032	0	100,115	1,701,147	25,025	0	0	74,602	end of 16	
end of 13	76	1,665,073	0	75,100	1,740,173	25,025	0	0	76,989	end of 17	
end of 14	77	1,731,676	0	50,083	1,781,759	25,025	0	0	79,452	end of 18	
end of 15	78	1,800,943	0	25,064	1,826,006	25,025	0	0	81,995	end of 19	
end of 16	79	1,872,980	0	42	1,873,022	25,025	0	0	84,619	end of 20	
end of 17	80	1,947,900	0	42	1,947,941	0	0	0			
end of 18	81	2,025,815	0	42	2,025,857	0	0	0			
end of 19	82	2,106,848	0	42	2,106,890	0	0	0			
end of 20	83	2,191,122	0	42	2,191,163	0	0	0			
			0	250,246	250,246	250,246	175,000	1,228,986	1,654,232		

Orange backgrounds indicate hypothetical returns

Step 22: 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: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Account	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Income	Account	Income	Account			Wages	SS		
net return	63	4.00 %	IRA	0.01 %		1,250,000					
initial amount		1,000,000		250,000		1,250,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		1,250,000		3.20 %	3.20 %		
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444	end of 6
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211	end of 7
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009	end of 8
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864	end of 9
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779	end of 10
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755	end of 11
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795	end of 12
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899	end of 13
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071	end of 14
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313	end of 15
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626	end of 16
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	end of 17
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	end of 18
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	end of 19
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	end of 20
			0		250,246		250,246	175,000	1,228,986	1,654,232	

Orange backgrounds indicate hypothetical returns

Step 23: 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: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Account	IRA		Checking/Savings		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Income	Account	Income	Account			Wages	SS		
net return	63	4.00 %	IRA	0.01 %		1,250,000					
initial amount		1,000,000		250,000		1,250,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		1,250,000		3.20 %	3.20 %		
end of 1	64	1,040,000	0	250,025	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	250,050	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	66	1,124,864	0	250,075	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	67	1,169,858	0	250,100	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	68	1,216,653	0	250,125	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	69	1,265,319	0	250,150	0	1,515,469	0	0	54,444	54,444	end of 6
end of 7	70	1,315,931	0	225,150	25,025	1,541,082	25,025	0	56,186	81,211	end of 7
end of 8	71	1,368,569	0	200,148	25,025	1,568,717	25,025	0	57,984	83,009	end of 8
end of 9	72	1,423,311	0	175,144	25,025	1,598,455	25,025	0	59,840	84,864	end of 9
end of 10	73	1,480,244	0	150,137	25,025	1,630,380	25,025	0	61,755	86,779	end of 10
end of 11	74	1,539,454	0	125,127	25,025	1,664,581	25,025	0	63,731	88,755	end of 11
end of 12	75	1,601,032	0	100,115	25,025	1,701,147	25,025	0	65,770	90,795	end of 12
end of 13	76	1,665,073	0	75,100	25,025	1,740,173	25,025	0	67,875	92,899	end of 13
end of 14	77	1,731,676	0	50,083	25,025	1,781,759	25,025	0	70,047	95,071	end of 14
end of 15	78	1,800,943	0	25,064	25,025	1,826,006	25,025	0	72,288	97,313	end of 15
end of 16	79	1,872,980	0	42	25,025	1,873,022	25,025	0	74,602	99,626	end of 16
end of 17	80	1,947,900	0	42	0	1,947,941	0	0	76,989	76,989	end of 17
end of 18	81	2,025,815	0	42	0	2,025,857	0	0	79,452	79,452	end of 18
end of 19	82	2,106,848	0	42	0	2,106,890	0	0	81,995	81,995	end of 19
end of 20	83	2,191,122	0	42	0	2,191,163	0	0	84,619	84,619	end of 20
			0		250,246		250,246	175,000	1,228,986	1,654,232	

Orange backgrounds indicate hypothetical returns

Step 24: 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: Liquidating a Checking/Savings Account

Planning Horizon: 2 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,250,000	0	0	0	
initial amount		1,000,000	250,000	1,250,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		0.00 %	0.00 %	0		3.20 %	3.20 %		
end of 1	64	1,040,000	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	66	1,124,864	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	67	1,169,858	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	68	1,216,653	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	69	1,265,319	0	1,515,469	0	0	54,444	54,444	end of 6
end of 7	70	1,315,931	0	1,568,717	25,025	25,025	56,186	81,211	end of 7
end of 8	71	1,368,569	0	1,630,380	25,025	25,025	57,984	83,009	end of 8
end of 9	72	1,423,311	0	1,701,147	25,025	25,025	59,840	84,864	end of 9
end of 10	73	1,480,244	0	1,779,958	25,025	25,025	61,755	86,779	end of 10
end of 11	74	1,539,454	0	1,866,581	25,025	25,025	63,731	88,755	end of 11
end of 12	75	1,601,032	0	1,962,115	25,025	25,025	65,770	90,795	end of 12
end of 13	76	1,666,073	0	2,067,173	25,025	25,025	67,875	92,899	end of 13
end of 14	77	1,734,676	0	2,181,759	25,025	25,025	70,047	95,071	end of 14
end of 15	78	1,806,943	0	2,316,006	25,025	25,025	72,288	97,313	end of 15
end of 16	79	1,872,980	0	2,469,022	25,025	25,025	74,602	99,626	end of 16
end of 17	80	1,942,900	0	2,640,941	0	0	76,989	76,989	end of 17
end of 18	81	2,025,815	0	2,832,756	0	0	79,452	79,452	end of 18
end of 19	82	2,106,848	0	3,045,604	0	0	81,995	81,995	end of 19
end of 20	83	2,191,122	0	3,281,163	0	0	84,619	84,619	end of 20
				250,246	250,246	175,000	1,228,986	1,654,232	

Orange backgrounds indicate hypothetical returns

Step 25: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating a Checking/Savings Account

Planning Horizon: 20 years

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
		IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,250,000	0	0	0	
initial amount		1,000,000	250,000	1,250,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %	0.00 %	0		3.20 %	3.20 %		
end of 1	64	1,040,000	0	1,290,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,331,650	0	0	47,999	47,999	end of 2
end of 3	66	1,124,864	0	1,374,939	0	0	49,535	49,535	end of 3
end of 4	67	1,169,858	0	1,419,958	0	0	51,120	51,120	end of 4
end of 5	68	1,216,653	0	1,466,778	0	0	52,756	52,756	end of 5
end of 6	69	1,265,319	0	1,515,469	0	0	54,444	54,444	end of 6
end of 7	70	1,315,931	0	1,568,717	25,025	25,025	56,186	81,211	end of 7
end of 8	71	1,368,569	0	1,630,380	25,025	25,025	57,984	83,009	end of 8
end of 9	72	1,423,311	0	1,701,147	25,025	25,025	59,840	84,864	end of 9
end of 10	73	1,480,244	0	1,779,958	25,025	25,025	61,755	86,779	end of 10
end of 11	74	1,539,454	0	1,866,581	25,025	25,025	63,731	88,755	end of 11
end of 12	75	1,601,032	0	1,962,115	25,025	25,025	65,770	90,795	end of 12
end of 13	76	1,666,073	0	2,067,173	25,025	25,025	67,875	92,899	end of 13
end of 14	77	1,734,676	0	2,181,759	25,025	25,025	70,047	95,071	end of 14
end of 15	78	1,806,943	0	2,316,006	25,025	25,025	72,288	97,313	end of 15
end of 16	79	1,872,980	0	2,469,022	25,025	25,025	74,602	99,626	end of 16
end of 17	80	1,942,900	0	2,640,941	0	0	76,989	76,989	end of 17
end of 18	81	2,025,815	0	2,832,756	0	0	79,452	79,452	end of 18
end of 19	82	2,106,848	0	3,045,604	0	0	81,995	81,995	end of 19
end of 20	83	2,191,122	0	3,281,163	0	0	84,619	84,619	end of 20
				250,246	250,246	175,000	1,228,986	1,654,232	

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