

Withdrawing money from an existing checking/savings account from the structured income planning page using the annual fixed savings function

10/16/2024 4:51 pm EDT

There are different ways to show withdraws into an existing checking/savings account from the structured income planning page. Below is the step-by-step guideline for withdrawing money from an existing checking/savings account using the annual fixed savings 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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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 %		1,247,000					
initial amount	1,000,000		247,000		1,247,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	1,000,000		247,000		1,247,000					
end of 1	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000	end of 1
end of 2	1,081,600	0	247,049	0	1,328,649	0	180,600	0	180,600	end of 2
end of 3	1,124,864	0	247,074	0	1,371,938	0	0	53,342	53,342	end of 3
end of 4	1,169,858	0	247,099	0	1,416,957	0	0	55,049	55,049	end of 4
end of 5	1,216,653	0	247,124	0	1,463,776	0	0	56,811	56,811	end of 5
end of 6	1,265,319	0	247,148	0	1,512,467	0	0	58,628	58,628	end of 6
end of 7	1,315,931	0	247,173	0	1,563,104	0	0	60,505	60,505	end of 7
end of 8	1,368,569	0	247,198	0	1,615,766	0	0	62,441	62,441	end of 8
end of 9	1,423,311	0	247,222	0	1,670,534	0	0	64,439	64,439	end of 9
end of 10	1,480,244	0	247,247	0	1,727,491	0	0	66,501	66,501	end of 10
end of 11	1,539,454	0	247,272	0	1,786,725	0	0	68,629	68,629	end of 11
end of 12	1,601,032	0	247,297	0	1,848,328	0	0	70,825	70,825	end of 12
end of 13	1,665,073	0	247,321	0	1,912,394	0	0	73,091	73,091	end of 13
end of 14	1,731,676	0	247,346	0	1,979,022	0	0	75,430	75,430	end of 14
end of 15	1,800,943	0	247,371	0	2,048,314	0	0	77,844	77,844	end of 15
end of 16	1,872,980	0	247,396	0	2,120,376	0	0	80,335	80,335	end of 16
end of 17	1,947,900	0	247,420	0	2,195,320	0	0	82,906	82,906	end of 17
end of 18	2,025,815	0	247,445	0	2,273,260	0	0	85,559	85,559	end of 18
end of 19	2,106,848	0	247,470	0	2,354,318	0	0	88,297	88,297	end of 19
end of 20	2,191,122	0	247,495	0	2,438,616	0	0	91,122	91,122	end of 20
		0		0	0	0	355,600	1,271,752	1,627,352	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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 %	1,247,000						
initial amount		1,000,000		247,000		Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor			
bonus %		0.00 %		0.00 %	0		3.20 %	3.20 %			
w/bonus		1,000,000		247,000	1,247,000						
end of 1	64	1,040,000	0	247,025	1,287,025	0	175,000	0	175,000	end of 1	
end of 2	65	1,081,600	0	247,049	1,328,649	0	180,600	0	180,600	end of 2	
end of 3	66	1,124,864	0	247,074	1,371,938	0	0	53,342	53,342	end of 3	
end of 4	67	1,169,858	0	247,099	1,416,957	0	0	55,049	55,049	end of 4	
end of 5	68	1,216,653	0	247,124	1,463,776	0	0	56,811	56,811	end of 5	
end of 6	69	1,265,319	0	247,148	1,512,467	0	0	58,628	58,628	end of 6	
end of 7	70	1,315,931	0	247,173	1,563,104	0	0	60,505	60,505	end of 7	
end of 8	71	1,368,569	0	247,198	1,615,766	0	0	62,441	62,441	end of 8	
end of 9	72	1,423,311	0	247,222	1,670,534	0	0	64,439	64,439	end of 9	
end of 10	73	1,480,244	0	247,247	1,727,491	0	0	66,501	66,501	end of 10	
end of 11	74	1,539,454	0	247,272	1,786,725	0	0	68,629	68,629	end of 11	
end of 12	75	1,601,032	0	247,297	1,848,328	0	0	70,825	70,825	end of 12	
end of 13	76	1,665,073	0	247,321	1,912,394	0	0	73,091	73,091	end of 13	
end of 14	77	1,731,676	0	247,346	1,979,022	0	0	75,430	75,430	end of 14	
end of 15	78	1,800,943	0	247,371	2,048,314	0	0	77,844	77,844	end of 15	
end of 16	79	1,872,980	0	247,396	2,120,376	0	0	80,335	80,335	end of 16	
end of 17	80	1,947,900	0	247,420	2,195,320	0	0	82,906	82,906	end of 17	
end of 18	81	2,025,815	0	247,445	2,273,260	0	0	85,559	85,559	end of 18	
end of 19	82	2,106,848	0	247,470	2,354,318	0	0	88,297	88,297	end of 19	
end of 20	83	2,191,122	0	247,495	2,438,616	0	0	91,122	91,122	end of 20	
		0		0	0			355,600	1,271,752	1,627,352	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

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: \$247,000

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

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

Income Data: Year 1-24, Income, Variable

Request Additional Rider Remove Income Rider

Annual Savings: Annual fixed savings

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus 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: **\$247,000**

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: My 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings **-30,000**

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		
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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 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: **\$247,000**

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: My 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings **-30,000**

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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19		
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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 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: \$247,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input] 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 -30,000

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		
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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 "savings" 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: \$247,000

Hypothetical return: 0.01%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

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 [Input] 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 [Input]

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	savings	-30,000
4	savings	-30,000
5	savings	-30,000
6	savings	-30,000
7	savings	-30,000
8		
9		
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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: \$247,000

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 [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: [Input]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Liquidate or annuitize

Annuitize (for years certain) [Input: 1.0] %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [Input]

Annual percentage withdrawal [Input: 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 [Input]

Income Data

Year	Income	Variable
1		
2		
3	savings	-30,000
4	savings	-30,000
5	savings	-30,000
6	savings	-30,000
7	savings	-30,000
8		
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11		
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Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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		247,000		1,247,000	Subtotal of account incomes	Manage Infi Factor	Manage Infi Factor		
bonus %	0.00 %		0.00 %		0					
w/bonus	1,000,000		247,000		1,247,000		3.20 %	3.20 %		
end of 1	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000	end of 1
end of 2	1,081,600	0	247,049	0	1,328,649	0	180,600	0	180,600	end of 2
end of 3	1,124,964	0	217,074	30,000	1,341,938	30,000	0	53,342	83,342	end of 3
end of 4	1,169,858	0	187,096	30,000	1,356,954	30,000	0	55,049	85,049	end of 4
end of 5	1,216,653	0	157,115	30,000	1,373,767	30,000	0	56,811	86,810	end of 5
end of 6	1,265,319	0	127,130	30,000	1,392,449	30,000	0	58,628	88,628	end of 6
end of 7	1,315,931	0	97,143	30,000	1,413,074	30,000	0	60,505	90,505	end of 7
end of 8	1,368,569	0	97,153	0	1,465,721	0	0	62,441	62,441	end of 8
end of 9	1,423,311	0	97,162	0	1,520,474	0	0	64,439	64,439	end of 9
end of 10	1,480,244	0	97,172	0	1,577,416	0	0	66,501	66,501	end of 10
end of 11	1,539,454	0	97,182	0	1,636,635	0	0	68,629	68,629	end of 11
end of 12	1,601,032	0	97,192	0	1,698,223	0	0	70,825	70,825	end of 12
end of 13	1,665,073	0	97,201	0	1,762,274	0	0	73,091	73,091	end of 13
end of 14	1,731,676	0	97,211	0	1,828,887	0	0	75,430	75,430	end of 14
end of 15	1,800,943	0	97,221	0	1,898,164	0	0	77,844	77,844	end of 15
end of 16	1,872,980	0	97,230	0	1,970,211	0	0	80,335	80,335	end of 16
end of 17	1,947,900	0	97,240	0	2,045,140	0	0	82,906	82,906	end of 17
end of 18	2,025,815	0	97,250	0	2,123,065	0	0	85,559	85,559	end of 18
end of 19	2,106,848	0	97,260	0	2,204,108	0	0	88,297	88,297	end of 19
end of 20	2,191,122	0	97,269	0	2,288,391	0	0	91,122	91,122	end of 20
		0		150,000		150,000	355,600	1,271,752	1,777,352	

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 Fixed Savings.

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: **\$247,000**

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:

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

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		
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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 11: Annual Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus 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: **\$247,000**

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:

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

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		
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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 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: \$247,000

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: [Input]

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 [Input] 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 -15,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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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 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: \$247,000

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: [Input]

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 [Input] 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 -15,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input: 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		
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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 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" 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: \$247,000

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]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Income Data

Year	Income	Variable
1		
2		
3	savings	-15,000
4	savings	-15,000
5	savings	-15,000
6	savings	-15,000
7	savings	-15,000
8	savings	-15,000
9	savings	-15,000
10	savings	-15,000
11	savings	-15,000
12	savings	-15,000
13	savings	-15,000
14	savings	-15,000
15	savings	-15,000
16	savings	-15,000
17	savings	-15,000
18	savings	-15,000
19	savings	-15,000
20	savings	-15,000
21	savings	-15,000
22	savings	-15,000
23	savings	-15,000
24	savings	-15,000

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: \$247,000

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]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Income Data

Year	Income	Variable
1		
2		
3	savings	-15,000
4	savings	-15,000
5	savings	-15,000
6	savings	-15,000
7	savings	-15,000
8	savings	-15,000
9	savings	-15,000
10	savings	-15,000
11	savings	-15,000
12	savings	-15,000
13	savings	-15,000
14	savings	-15,000
15	savings	-15,000
16	savings	-15,000
17	savings	-15,000
18	savings	-15,000
19	savings	-15,000
20	savings	-15,000
21	savings	-15,000
22	savings	-15,000
23	savings	-15,000
24	savings	-15,000

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 AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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 %	247,000	1,247,000	Manage	Manage		
initial amount		1,000,000		0.00 %	0	0	Manage	Manage		
bonus %		0.00 %		247,000	Manage	1,247,000	3.20 %	3.20 %		
w/bonus		1,000,000		247,000	Manage	1,247,000				
end of 1	64	1,040,000	0	247,025	0	1,287,025	0	175,000	0	175,000
end of 2	65	1,081,500	0	247,049	0	1,328,649	0	180,600	0	180,600
end of 3	66	1,124,864	0	232,074	15,000	1,356,938	15,000	0	53,342	68,342
end of 4	67	1,169,858	0	217,097	15,000	1,386,956	15,000	0	55,049	70,049
end of 5	68	1,216,653	0	202,119	15,000	1,418,772	15,000	0	56,811	71,811
end of 6	69	1,265,319	0	187,139	15,000	1,452,458	15,000	0	58,628	73,628
end of 7	70	1,315,931	0	172,158	15,000	1,488,089	15,000	0	60,505	75,505
end of 8	71	1,368,569	0	157,175	15,000	1,525,744	15,000	0	62,441	77,441
end of 9	72	1,423,311	0	142,191	15,000	1,565,502	15,000	0	64,439	79,439
end of 10	73	1,480,244	0	127,205	15,000	1,607,449	15,000	0	66,501	81,501
end of 11	74	1,539,454	0	112,218	15,000	1,651,671	15,000	0	68,629	83,629
end of 12	75	1,601,032	0	97,229	15,000	1,698,261	15,000	0	70,825	85,825
end of 13	76	1,665,073	0	82,239	15,000	1,747,312	15,000	0	73,091	88,091
end of 14	77	1,731,676	0	67,247	15,000	1,798,923	15,000	0	75,430	90,430
end of 15	78	1,800,943	0	52,254	15,000	1,853,196	15,000	0	77,844	92,844
end of 16	79	1,872,980	0	37,259	15,000	1,910,239	15,000	0	80,335	95,335
end of 17	80	1,947,900	0	22,263	15,000	1,970,162	15,000	0	82,906	97,906
end of 18	81	2,025,815	0	7,265	15,000	2,033,080	15,000	0	85,559	100,559
end of 19	82	2,106,848	0	(7,734)	15,000	2,099,114	15,000	0	88,297	103,297
end of 20	83	2,191,122	0	(22,735)	15,000	2,168,387	15,000	0	91,122	106,122
					270,000		270,000	355,600	1,271,752	1,897,352

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 Fixed Savings.

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: \$247,000

Hypothetical return: 0.01 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [Dropdown]

Account type: NQ

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

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Checkbox]

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

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

Annual Savings: Annual fixed savings

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 Fixed Savings Text Box: Type in the monetary amount. For withdraws the numeric number will start with a minus 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: **\$247,000**

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: s 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings **-24,000**

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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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 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: **\$247,000**

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: s 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings **-24,000**

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$247,000

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

Annual Savings: Annual fixed savings -24,000

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
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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 21: Start Year of X Years: Click on the green button Start Year for X Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: Checking/Savings

Initial account balance: \$247,000

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

Annual Savings: Annual fixed savings -24,000

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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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 "savings" 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: **\$247,000**

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

Income Data

Year	Income	Variable
1		
2		
3	savings	-24,000
4	savings	-24,000
5	savings	-24,000
6	savings	-24,000
7	savings	-24,000
8	savings	-24,000
9	savings	-24,000
10	savings	-24,000
11	savings	-24,000
12	savings	-24,000
13		
14		
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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: **\$247,000**

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

Income Data

Year	Income	Variable
1		
2		
3	savings	-24,000
4	savings	-24,000
5	savings	-24,000
6	savings	-24,000
7	savings	-24,000
8	savings	-24,000
9	savings	-24,000
10	savings	-24,000
11	savings	-24,000
12	savings	-24,000
13		
14		
15		
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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

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND 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:

Accounts

Planning Horizon: 20 years

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
			IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,247,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		247,000	1,247,000					
bonus %		0.00 %		0.00 %	0					
w/bonus		1,000,000	Manage	247,000	1,247,000					
end of 1	64	1,040,000	0	247,025	1,287,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	247,049	1,328,649	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	223,074	1,347,938	24,000	53,342	0	77,342	end of 3
end of 4	67	1,169,858	0	199,096	1,368,955	24,000	55,049	0	79,049	end of 4
end of 5	68	1,216,653	0	175,116	1,391,769	24,000	56,811	0	80,810	end of 5
end of 6	69	1,265,319	0	151,134	1,416,452	24,000	58,628	0	82,628	end of 6
end of 7	70	1,315,931	0	127,149	1,443,080	24,000	60,505	0	84,505	end of 7
end of 8	71	1,368,569	0	103,162	1,471,730	24,000	62,441	0	86,441	end of 8
end of 9	72	1,423,311	0	79,172	1,502,483	24,000	64,439	0	88,439	end of 9
end of 10	73	1,480,244	0	55,180	1,535,424	24,000	66,501	0	90,501	end of 10
end of 11	74	1,539,454	0	31,185	1,570,639	24,000	68,629	0	92,629	end of 11
end of 12	75	1,601,032	0	7,189	1,608,220	24,000	70,825	0	94,825	end of 12
end of 13	76	1,665,073	0	7,189	1,672,262	0	73,091	0	73,091	end of 13
end of 14	77	1,731,676	0	7,190	1,738,866	0	75,430	0	75,430	end of 14
end of 15	78	1,800,943	0	7,191	1,808,134	0	77,844	0	77,844	end of 15
end of 16	79	1,872,980	0	7,191	1,880,172	0	80,335	0	80,335	end of 16
end of 17	80	1,947,900	0	7,192	1,955,092	0	82,906	0	82,906	end of 17
end of 18	81	2,025,815	0	7,193	2,033,008	0	85,559	0	85,559	end of 18
end of 19	82	2,106,848	0	7,194	2,114,042	0	88,297	0	88,297	end of 19
end of 20	83	2,191,122	0	7,194	2,198,316	0	91,122	0	91,122	end of 20
					0	240,000	240,000	355,600	1,271,752	1,867,352

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

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND 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:

Accounts

Planning Horizon: 20 years

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
			IRA	Checking/Savings			Wages	SS		
net return	63	4.00 %	IRA	0.01 %	1,247,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000		247,000	1,247,000					
bonus %		0.00 %		0.00 %	0					
w/bonus		1,000,000	Manage	247,000	1,247,000					
end of 1	64	1,040,000	0	247,025	1,287,025	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	247,049	1,328,649	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	223,074	1,347,938	24,000	53,342	0	77,342	end of 3
end of 4	67	1,169,858	0	199,096	1,368,955	24,000	55,049	0	79,049	end of 4
end of 5	68	1,216,653	0	175,116	1,391,769	24,000	56,811	0	80,810	end of 5
end of 6	69	1,265,319	0	151,134	1,416,452	24,000	58,628	0	82,628	end of 6
end of 7	70	1,315,931	0	127,149	1,443,080	24,000	60,505	0	84,505	end of 7
end of 8	71	1,368,569	0	103,162	1,471,730	24,000	62,441	0	86,441	end of 8
end of 9	72	1,423,311	0	79,172	1,502,483	24,000	64,439	0	88,439	end of 9
end of 10	73	1,480,244	0	55,180	1,535,424	24,000	66,501	0	90,501	end of 10
end of 11	74	1,539,454	0	31,185	1,570,639	24,000	68,629	0	92,629	end of 11
end of 12	75	1,601,032	0	7,189	1,608,220	24,000	70,825	0	94,825	end of 12
end of 13	76	1,665,073	0	7,189	1,672,262	0	73,091	0	73,091	end of 13
end of 14	77	1,731,676	0	7,190	1,738,866	0	75,430	0	75,430	end of 14
end of 15	78	1,800,943	0	7,191	1,808,134	0	77,844	0	77,844	end of 15
end of 16	79	1,872,980	0	7,191	1,880,172	0	80,335	0	80,335	end of 16
end of 17	80	1,947,900	0	7,192	1,955,092	0	82,906	0	82,906	end of 17
end of 18	81	2,025,815	0	7,193	2,033,008	0	85,559	0	85,559	end of 18
end of 19	82	2,106,848	0	7,194	2,114,042	0	88,297	0	88,297	end of 19
end of 20	83	2,191,122	0	7,194	2,198,316	0	91,122	0	91,122	end of 20
					0	240,000	240,000	355,600	1,271,752	1,867,352

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:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit **Dynamic Mode**

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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 %	1,247,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
initial amount		1,000,000	247,000	1,247,000					
bonus %		0.00 %	247,000						
w/bonus		1,000,000	247,000						
end of 1	64	1,040,000	0	1,040,000	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,081,600	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	1,124,864	24,000	186,300	53,342	239,642	end of 3
end of 4	67	1,169,858	0	1,169,858	24,000	192,000	55,049	247,049	end of 4
end of 5	68	1,216,653	0	1,216,653	24,000	197,700	56,811	254,511	end of 5
end of 6	69	1,265,319	0	1,265,319	24,000	203,400	58,628	262,028	end of 6
end of 7	70	1,315,931	0	1,315,931	24,000	209,100	60,505	269,605	end of 7
end of 8	71	1,368,569	0	1,368,569	24,000	214,800	62,441	277,241	end of 8
end of 9	72	1,423,311	0	1,423,311	24,000	220,500	64,439	284,939	end of 9
end of 10	73	1,480,244	0	1,480,244	24,000	226,200	66,501	292,701	end of 10
end of 11	74	1,539,454	0	1,539,454	24,000	231,900	68,629	300,529	end of 11
end of 12	75	1,601,032	0	1,601,032	24,000	237,600	70,825	308,425	end of 12
end of 13	76	1,665,073	0	1,665,073	24,000	243,300	73,091	316,391	end of 13
end of 14	77	1,731,676	0	1,731,676	24,000	249,000	75,430	324,430	end of 14
end of 15	78	1,800,943	0	1,800,943	24,000	254,700	77,844	332,544	end of 15
end of 16	79	1,872,980	0	1,872,980	24,000	260,400	80,335	340,735	end of 16
end of 17	80	1,947,900	0	1,947,900	24,000	266,100	82,906	348,906	end of 17
end of 18	81	2,025,815	0	2,025,815	24,000	271,800	85,559	357,159	end of 18
end of 19	82	2,106,848	0	2,106,848	24,000	277,500	88,297	365,497	end of 19
end of 20	83	2,191,122	0	2,191,122	24,000	283,200	91,122	373,822	end of 20
		0	240,000	240,000	240,000	355,600	1,271,752	1,867,352	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

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 %	1,247,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
initial amount		1,000,000	247,000	1,247,000					
bonus %		0.00 %	247,000						
w/bonus		1,000,000	247,000						
end of 1	64	1,040,000	0	1,040,000	0	175,000	0	175,000	end of 1
end of 2	65	1,081,600	0	1,081,600	0	180,600	0	180,600	end of 2
end of 3	66	1,124,864	0	1,124,864	24,000	186,300	53,342	239,642	end of 3
end of 4	67	1,169,858	0	1,169,858	24,000	192,000	55,049	247,049	end of 4
end of 5	68	1,216,653	0	1,216,653	24,000	197,700	56,811	254,511	end of 5
end of 6	69	1,265,319	0	1,265,319	24,000	203,400	58,628	262,028	end of 6
end of 7	70	1,315,931	0	1,315,931	24,000	209,100	60,505	269,605	end of 7
end of 8	71	1,368,569	0	1,368,569	24,000	214,800	62,441	277,241	end of 8
end of 9	72	1,423,311	0	1,423,311	24,000	220,500	64,439	284,939	end of 9
end of 10	73	1,480,244	0	1,480,244	24,000	226,200	66,501	292,701	end of 10
end of 11	74	1,539,454	0	1,539,454	24,000	231,900	68,629	300,529	end of 11
end of 12	75	1,601,032	0	1,601,032	24,000	237,600	70,825	308,425	end of 12
end of 13	76	1,665,073	0	1,665,073	24,000	243,300	73,091	316,391	end of 13
end of 14	77	1,731,676	0	1,731,676	24,000	249,000	75,430	324,430	end of 14
end of 15	78	1,800,943	0	1,800,943	24,000	254,700	77,844	332,544	end of 15
end of 16	79	1,872,980	0	1,872,980	24,000	260,400	80,335	340,735	end of 16
end of 17	80	1,947,900	0	1,947,900	24,000	266,100	82,906	348,906	end of 17
end of 18	81	2,025,815	0	2,025,815	24,000	271,800	85,559	357,159	end of 18
end of 19	82	2,106,848	0	2,106,848	24,000	277,500	88,297	365,497	end of 19
end of 20	83	2,191,122	0	2,191,122	24,000	283,200	91,122	373,822	end of 20
		0	240,000	240,000	240,000	355,600	1,271,752	1,867,352	

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: Withdrawing Checking/Savings Account Annual Fixed Savings

Year	Account	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
		IRA	Checking/Savings			Wages	SS			
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		247,000	1,247,000	Subtotal of account incomes				
bonus %		0.00 %		0.00 %	1,247,000	Infl Factor	Infl Factor			
w/bonus		1,000,000		247,000	1,247,000	3.20 %	5.20 %			
end of 1	64	1,040,000	0	247,025	1,287,025	0	175,000	175,000	end of 1	
end of 2	65	1,081,600	0	247,049	1,328,649	0	180,600	180,600	end of 2	
end of 3	66	1,124,864	0	223,074	1,347,938	24,000	53,342	77,342	end of 3	
end of 4	67	1,169,858	0	199,096	1,368,955	24,000	55,049	79,049	end of 4	
end of 5	68	1,216,653	0	175,116	1,391,769	24,000	56,811	80,810	end of 5	
end of 6	69	1,265,319	0	151,134	1,416,452	24,000	58,628	82,628	end of 6	
end of 7	70	1,315,931	0	127,149	1,443,080	24,000	60,505	84,505	end of 7	
end of 8	71	1,368,569	0	103,162	1,471,730	24,000	62,441	86,441	end of 8	
end of 9	72	1,423,311	0	79,172	1,502,483	24,000	64,439	88,439	end of 9	
end of 10	73	1,480,244	0	55,180	1,535,424	24,000	66,501	90,501	end of 10	
end of 11	74	1,539,454	0	31,185	1,570,639	24,000	68,629	92,629	end of 11	
end of 12	75	1,601,032	0	7,189	1,608,220	24,000	70,825	94,825	end of 12	
end of 13	76	1,665,073	0	7,189	1,672,262	0	73,091	73,091	end of 13	
end of 14	77	1,731,676	0	7,190	1,738,866	0	75,430	75,430	end of 14	
end of 15	78	1,800,943	0	7,191	1,808,134	0	77,844	77,844	end of 15	
end of 16	79	1,872,980	0	7,191	1,880,172	0	80,335	80,335	end of 16	
end of 17	80	1,947,900	0	7,192	1,955,092	0	82,906	82,906	end of 17	
end of 18	81	2,025,815	0	7,193	2,033,008	0	85,559	85,559	end of 18	
end of 19	82	2,106,848	0	7,194	2,114,042	0	88,297	88,297	end of 19	
end of 20	83	2,191,122	0	7,194	2,198,316	0	91,122	91,122	end of 20	
		0		240,000	240,000	240,000	355,600	1,271,752	1,867,352	

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