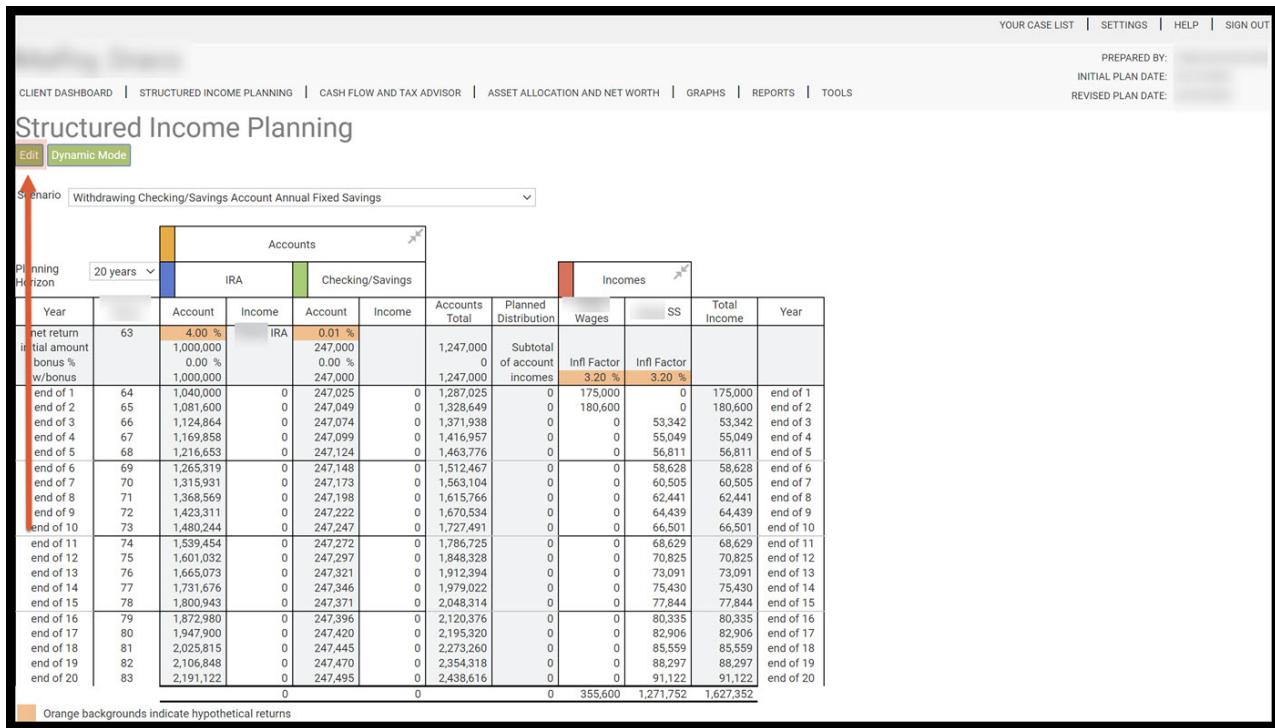


# Withdrawing from a Checking/Savings Account Using the Annual Fixed Savings Function

01/12/2026 10:22 am EST

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.



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are tabs for 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below this, a 'Scenario' dropdown is set to 'Withdrawing Checking/Savings Account Annual Fixed Savings'. The main area is a table with two main sections: 'Accounts' and 'Incomes'. The 'Accounts' section has columns for 'Year', 'Planning Horizon', 'Account' (with sub-cells for 'net return', 'initial amount', 'bonus % w/bonus', and 'IRA' with values 4.00%, 1,000,000, 0.00%, and 247,000), 'Income' (with sub-cells for '0.01 %', '0.00 %', and '0.00 %'), 'Accounts Total' (1,247,000), 'Planned Distribution' (0), 'Subtotal' (1,247,000), 'Wages' (0), 'SS' (0), 'Infl Factor' (3.20%), and 'Infl Factor' (3.20%). The 'Incomes' section has columns for 'Year', 'Total Income' (175,000), and 'Year' (175,000). A note at the bottom left of the table area states: 'Orange backgrounds indicate hypothetical returns'.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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**Structured Income Planning**

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Incomes	Total Income	Year
net return	4.00 %	IRA	0.01 %		1,247,000	Subtotal of account incomes	Wages Manage Infl Factor 3.20 %	175,000	
initial amount	1,000,000		247,000		0		SS Manage Infl Factor 3.20 %	180,600	
bonus % w/bonus	0.00 %		0.00 %		1,247,000			53,342	
	1,000,000	Manage	247,000	Manage				55,049	
end of 1	1,040,000	0	247,025	0	1,287,025	0	175,000	175,000	end of 1
end of 2	1,081,600	0	247,049	0	1,328,649	0	180,600	180,600	end of 2
end of 3	1,124,864	0	247,074	0	1,371,938	0	53,342	53,342	end of 3
end of 4	1,169,858	0	247,099	0	1,416,957	0	55,049	55,049	end of 4
end of 5	1,216,653	0	247,124	0	1,463,776	0	56,811	56,811	end of 5
end of 6	1,265,319	0	247,148	0	1,512,467	0	58,628	58,628	end of 6
end of 7	1,315,931	0	247,173	0	1,563,104	0	60,505	60,505	end of 7
end of 8	1,368,569	0	247,198	0	1,615,766	0	62,441	62,441	end of 8
end of 9	1,423,311	0	247,222	0	1,670,934	0	64,439	64,439	end of 9
end of 10	1,480,244	0	247,247	0	1,727,491	0	66,501	66,501	end of 10
end of 11	1,539,454	0	247,272	0	1,786,725	0	68,629	68,629	end of 11
end of 12	1,601,032	0	247,297	0	1,848,328	0	70,825	70,825	end of 12
end of 13	1,665,073	0	247,321	0	1,912,394	0	73,091	73,091	end of 13
end of 14	1,731,676	0	247,346	0	1,979,022	0	75,430	75,430	end of 14
end of 15	1,800,943	0	247,371	0	2,048,314	0	77,844	77,844	end of 15
end of 16	1,872,980	0	247,396	0	2,120,376	0	80,335	80,335	end of 16
end of 17	1,947,900	0	247,420	0	2,195,320	0	82,906	82,906	end of 17
end of 18	2,025,815	0	247,445	0	2,273,260	0	85,559	85,559	end of 18
end of 19	2,106,848	0	247,470	0	2,354,318	0	88,297	88,297	end of 19
end of 20	2,191,122	0	247,495	0	2,438,616	0	91,122	91,122	end of 20
		0		0	355,600	0	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: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner:

Account type: NQ

Add an income rider:

Based on: age (radio button selected) Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Annual Savings: Annual fixed savings:

Structured Income Type

Income Riders:

- Start payout from income rider

Add Income:

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

Liquidate or annuitize:

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

Start year for X years: 0

Withdrawals:

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

Pick year(s) to remove:

Remove year to end of plan:

Calculated Plan Withdrawals:

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

Reset all years:

Income Data:

Year	Income	Variable
1		
2		
3		
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23		
24		

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: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -30,000

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -30,000

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain)  %

Liquidate account (in so many years)

ADD INCOME

OR

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		
9		
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23		
24		

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

OR

OR

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain)  %

Liquidate account (in so many years)

ADD INCOME

OR

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		
9		
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23		
24		

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

OR

OR

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain)  1.0 %

Liquidate account (in so many years)

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years  0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	savings	-30,000
2	savings	-30,000
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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22		
23		
24		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Withdrawing Checking/Savings Account Annual Fixed Savings

Accounts

Planning Horizon	20 years	IRA		Checking/Savings		Incomes	
		Account	Income	Account	Income	Accounts Total	Planned Distribution
Year							
net return	63	4.00 %	IRA	0.01 %			
initial amount		1,000,000	247,000		1,247,000	Subtotal 0 of account incomes	
bonus %		0.00 %				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	
end of 2	65	1,081,600	0	247,049	0	1,328,649	
end of 3	66	1,124,864	0	217,074	30,000	1,341,938	
end of 4	67	1,169,858	0	187,096	30,000	1,356,954	
end of 5	68	1,216,653	0	157,115	30,000	1,373,767	
end of 6	69	1,265,319	0	127,130	30,000	1,392,449	
end of 7	70	1,315,931	0	97,143	30,000	1,413,074	
end of 8	71	1,368,569	0	97,153	0	1,465,721	
end of 9	72	1,423,311	0	97,162	0	1,520,474	
end of 10	73	1,480,244	0	97,172	0	1,577,416	
end of 11	74	1,539,454	0	97,182	0	1,636,635	
end of 12	75	1,601,032	0	97,192	0	1,698,223	
end of 13	76	1,665,073	0	97,201	0	1,762,274	
end of 14	77	1,731,167	0	97,211	0	1,828,887	
end of 15	78	1,800,943	0	97,221	0	1,898,164	
		0	150,000	0	150,000	355,600	1,271,752
							1,777,352

Income Data

Year	Income	Variable
1	savings	-30,000
2	savings	-30,000
3	savings	-30,000
4	savings	-30,000
5	savings	-30,000
6	savings	-30,000
7	savings	-30,000
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Annual Savings

Annual fixed savings

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.

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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**ADD INCOME**

OR  OR

**Income Data**

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

**Liquidate or annuitize**

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

**Withdrawals**

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

**Calculated Plan Withdrawals**

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

**Annual Savings**

Annual fixed savings

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

Step 11: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**ADD INCOME**

OR  OR

**Income Data**

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

**Liquidate or annuitize**

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

**Withdrawals**

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

**Calculated Plan Withdrawals**

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

**Annual Savings**

Annual fixed savings

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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		
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14		
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Note that entered values WILL NOT roll down to following years when blank

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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		

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.

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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR  OR

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

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

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

Manage Account

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

Account name	Checking/Savings
Initial account balance	\$247,000
Hypothetical return	0.01 %
Bonus	0.0 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)  %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal  %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

ADD INCOME

OR  OR

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

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.

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

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

**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

Accounts

Year	IRA		Checking/Savings		Incomes				Total Income	Year
	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS		
net return	63	4.00 %	IRA	0.01 %						
initial amount		1,000,000		247,000	1,247,000	Subtotal of account incomes	Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %	0	Infl Factor	3.20 %	Infl Factor	3.20 %	
		1,000,000		247,000	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	1,081,600	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	71,810
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
				0	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: [REDACTED]

Optional account company: [REDACTED]

Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]

Years deferred: 0

Asset plan allocation: Fixed Interest

Risk level: Fixed Interest

Account owner: [REDACTED]

Account type: NQ

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

ADD INCOME

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

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

Start year for X years: 0

Withdrawals

Annual fixed withdrawal: [REDACTED]

Annual percentage withdrawal: 0.0 %

Required minimum distribution (RMD): [REDACTED]

Beneficial IRA RMD (based on beneficiaries life): [REDACTED]

Calculated Plan Withdrawals

Make-up total owners RMD from one account: [REDACTED]

Make-up total benefit RMD from one account: [REDACTED]

Make-up income gap based on target income: [REDACTED]

Income Data

Year Income Variable

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Annual Savings:  Annual fixed savings: [REDACTED]

Orange backgrounds indicate hypothetical returns

Step 18: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR  OR  OR

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		

Liquidate or annuitize

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

Withdrawals

Annual fixed withdrawal

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

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR  OR  OR

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		

Liquidate or annuitize

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

Withdrawals

Annual fixed withdrawal

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

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

Manage Account

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

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan

OR

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -24,000

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

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

Manage Account

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

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan

OR

Liquidate account (in so many years)

Start year for X years

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -24,000

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.

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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**ADD INCOME**

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

**Income Data**

Year	Income	Variable
1	savings	-24,000
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		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

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 %
<b>Optional</b>	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Fixed Interest
Risk level	Fixed Interest
Account owner	
Account type	NQ
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

**Structured Income Type**

Income Riders

Start payout from income rider

**ADD INCOME**

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

**Income Data**

Year	Income	Variable
1	savings	-24,000
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		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

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

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

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

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 | Dynamic Mode

Scenario: Withdrawing Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

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

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: Withdrawing Checking/Savings Account Annual Fixed Savings

Planning Horizon: 20 years

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

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