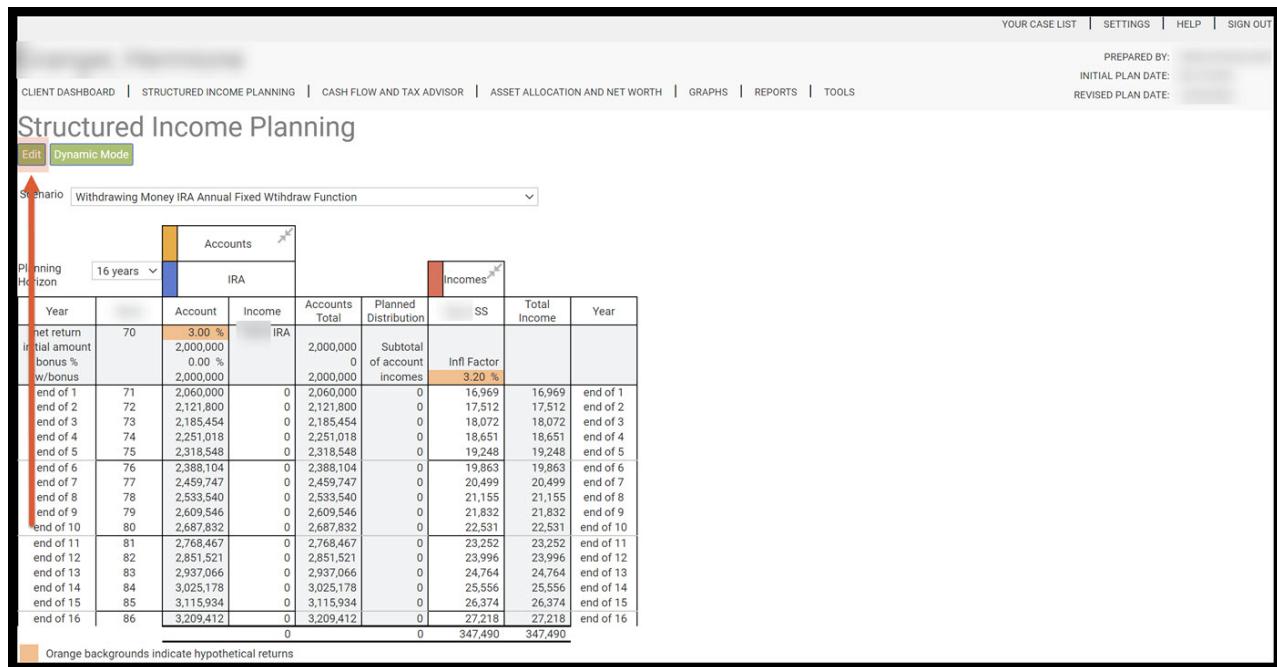


Withdrawing from an IRA Account Using the Annual Withdrawal Function

01/12/2026 10:24 am EST

From the structured income planning page there are different ways you can withdraw money from an IRA account. Below is a step-by-step guideline for withdrawing money using the annual withdrawal function.

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



The screenshot shows the 'Structured Income Planning' module in 'Edit' mode. The top navigation bar includes links for 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The top right corner shows 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title 'Structured Income Planning' is displayed above a table. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table rows represent a 16-year planning horizon, starting from year 70 and ending at year 86. The 'IRA' account is the focus, with its balance and income details shown. An orange arrow points to the 'Edit' button in the top left of the table header. A legend at the bottom left indicates that orange backgrounds represent hypothetical returns.

Step 2: Manage: Click on the green manage button within the column for the IRA account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Planning Horizon		Accounts		Incomes*				
Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Managing Infl Factor 3.20 %			
initial amount	2,000,000		0					
bonus % w/bonus	0.00 %		0					
	2,000,000		2,000,000					
end of 1	71	2,060,000	0	16,969	16,969	end of 1		
end of 2	72	2,121,800	0	17,512	17,512	end of 2		
end of 3	73	2,185,454	0	18,072	18,072	end of 3		
end of 4	74	2,251,018	0	18,651	18,651	end of 4		
end of 5	75	2,318,548	0	19,248	19,248	end of 5		
end of 6	76	2,388,104	0	19,863	19,863	end of 6		
end of 7	77	2,459,747	0	20,499	20,499	end of 7		
end of 8	78	2,533,540	0	21,155	21,155	end of 8		
end of 9	79	2,609,546	0	21,832	21,832	end of 9		
end of 10	80	2,687,832	0	22,531	22,531	end of 10		
end of 11	81	2,768,467	0	23,252	23,252	end of 11		
end of 12	82	2,851,521	0	23,996	23,996	end of 12		
end of 13	83	2,937,066	0	24,764	24,764	end of 13		
end of 14	84	3,025,178	0	25,556	25,556	end of 14		
end of 15	85	3,115,934	0	26,374	26,374	end of 15		
end of 16	86	3,209,412	0	27,218	27,218	end of 16		
			0	347,490	347,490			

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client 2'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"/>	
Request Additional Rider Remove Income Rider	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

ADD INCOME

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		

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

Orange backgrounds indicate hypothetical returns

Step 4: Annual Fixed Withdrawal 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.

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider 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 %

Liquidate account (in so many years)

Start year for rest of plan

OR

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

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

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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider 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 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Withdrawals

Annual fixed withdrawal 60,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Withdrawals

Annual fixed withdrawal 60,000

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

Income Data

Year	Income	Variable
1	fixed	60,000
2	fixed	60,000
3	fixed	60,000
4	fixed	60,000
5	fixed	60,000
6	fixed	60,000
7	fixed	60,000
8	fixed	60,000
9	fixed	60,000
10	fixed	60,000
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 7: Clicking: After clicking on the Pick Years green button, the term "fixed" 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

Start year for X years 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Withdrawals

Annual fixed withdrawal 60,000

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

Income Data

Year	Income	Variable
1	fixed	60,000
2	fixed	60,000
3	fixed	60,000
4	fixed	60,000
5	fixed	60,000
6	fixed	60,000
7	fixed	60,000
8	fixed	60,000
9	fixed	60,000
10	fixed	60,000
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 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Accrue money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/> Request Additional Rider <input type="button"/> Remove Income Rider	
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 OR Pick year(s) to remove OR Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1	fixed	60,000
2	fixed	60,000
3	fixed	60,000
4	fixed	60,000
5	fixed	60,000
6	fixed	60,000
7	fixed	60,000
8	fixed	60,000
9	fixed	60,000
10	fixed	60,000
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 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Planning Horizon		Accounts		Incomes				
Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	3.20 %		
initial amount		2,000,000		0				
bonus % w/bonus		0.00 %		2,000,000	<input type="button"/> Manage			
end of 1	71	2,000,000	60,000	2,000,000	60,000	16,969	76,969	end of 1
end of 2	72	2,000,000	60,000	2,000,000	60,000	17,512	77,512	end of 2
end of 3	73	2,000,000	60,000	2,000,000	60,000	18,072	78,072	end of 3
end of 4	74	2,000,000	60,000	2,000,000	60,000	18,651	78,651	end of 4
end of 5	75	2,000,000	60,000	2,000,000	60,000	19,248	79,248	end of 5
end of 6	76	2,000,000	60,000	2,000,000	60,000	19,863	79,863	end of 6
end of 7	77	2,000,000	60,000	2,000,000	60,000	20,499	80,499	end of 7
end of 8	78	2,000,000	60,000	2,000,000	60,000	21,155	81,155	end of 8
end of 9	79	2,000,000	60,000	2,000,000	60,000	21,832	81,832	end of 9
end of 10	80	2,000,000	60,000	2,000,000	60,000	22,531	82,531	end of 10
end of 11	81	2,060,000	0	2,060,000	0	23,252	23,252	end of 11
end of 12	82	2,121,800	0	2,121,800	0	23,996	23,996	end of 12
end of 13	83	2,185,454	0	2,185,454	0	24,764	24,764	end of 13
end of 14	84	2,251,018	0	2,251,018	0	25,556	25,556	end of 14
end of 15	85	2,318,548	0	2,318,548	0	26,374	26,374	end of 15
end of 16	86	2,388,104	0	2,388,104	0	27,218	27,218	end of 16
		600,000		600,000		347,490	947,490	

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 Withdrawal.

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider Remove Income Rider	
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 OR 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		

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 Withdrawal 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.

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider Remove Income Rider	
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 OR 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		

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>	
Request Additional Rider Remove Income Rider	
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

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		

Withdrawals Annual fixed withdrawal 75,000 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

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>	
Request Additional Rider Remove Income Rider	
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

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		

Withdrawals Annual fixed withdrawal 75,000 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

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 14: Clicking: After clicking on the Pick Years green button, the term "fixed" 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider Remove Income Rider	
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	fixed	75,000
2	fixed	75,000
3	fixed	75,000
4	fixed	75,000
5	fixed	75,000
6	fixed	75,000
7	fixed	75,000
8	fixed	75,000
9	fixed	75,000
10	fixed	75,000
11	fixed	75,000
12	fixed	75,000
13	fixed	75,000
14	fixed	75,000
15	fixed	75,000
16	fixed	75,000
17	fixed	75,000
18	fixed	75,000
19	fixed	75,000
20	fixed	75,000
21	fixed	75,000
22	fixed	75,000
23	fixed	75,000
24	fixed	75,000

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 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider Remove Income Rider	
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	fixed	75,000
2	fixed	75,000
3	fixed	75,000
4	fixed	75,000
5	fixed	75,000
6	fixed	75,000
7	fixed	75,000
8	fixed	75,000
9	fixed	75,000
10	fixed	75,000
11	fixed	75,000
12	fixed	75,000
13	fixed	75,000
14	fixed	75,000
15	fixed	75,000
16	fixed	75,000
17	fixed	75,000
18	fixed	75,000
19	fixed	75,000
20	fixed	75,000
21	fixed	75,000
22	fixed	75,000
23	fixed	75,000
24	fixed	75,000

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 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 **Ac Income** Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: **Withdrawing Money IRA Annual Fixed Withdraw Function**

Planning Horizon		Accounts		Incomes				
Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
70	3.00 % 2,000,000 0.00 % 2,000,000	IRA	2,000,000 0	Subtotal of account incomes	Manage infl Factor 3.20 %			
71	1,985,000 1,969,550 1,953,636 1,937,246 1,920,363	75,000 75,000 75,000 75,000 75,000	1,985,000 1,969,550 1,953,636 1,937,246 1,920,363	75,000 75,000 75,000 75,000 75,000	16,969 17,512 18,072 18,651 19,248	91,969 92,512 93,072 93,651 94,248	end of 1 end of 2 end of 3 end of 4 end of 5	
76	1,902,974 1,885,063 1,866,615 1,847,613 1,828,041	75,000 75,000 75,000 75,000 75,000	1,902,974 1,885,063 1,866,615 1,847,613 1,828,041	75,000 75,000 75,000 75,000 75,000	19,863 20,499 21,155 21,832 22,531	94,863 95,499 96,155 96,832 97,531	end of 6 end of 7 end of 8 end of 9 end of 10	
81	1,807,883 1,787,119 1,765,732 1,743,704 1,721,016	75,000 75,000 75,000 75,000 75,000	1,807,883 1,787,119 1,765,732 1,743,704 1,721,016	75,000 75,000 75,000 75,000 75,000	23,252 23,996 24,764 25,556 26,374	98,252 98,996 99,764 100,556 101,374	end of 11 end of 12 end of 13 end of 14 end of 15	
86	1,697,646	75,000	1,697,646	75,000	27,218	102,218	end of 16	
		1,200,000		1,200,000	347,490	1,547,490		

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 Withdrawal.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
Add an income rider	<input 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"/>
Structured Income Type	
<input type="radio"/> Start payout from income rider <input type="radio"/> Liquidate or annuitize <input type="radio"/> Annuitize (for years certain) 1.0 % <input type="radio"/> Liquidate account (in so many years)	
Withdrawals <input type="radio"/> Annual fixed withdrawal <input type="text" value="0"/> <input type="radio"/> Annual percentage withdrawal 0.0 % <input type="radio"/> Required minimum distribution (RMD) <input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	
Calculated Plan Withdrawals <input type="radio"/> Make-up total owners RMD from one account <input type="radio"/> Make-up total benefit RMD from one account <input type="radio"/> Make-up income gap based on target income	
Annual Savings <input type="radio"/> Annual fixed savings <input type="text" value="0"/>	
<small>Note that entered values WILL NOT roll down to following years when blank.</small>	

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		

Orange backgrounds indicate hypothetical returns

Step 18: Annual Fixed Withdrawal 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.

Manage Account

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

Account name	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>	
Request Additional Rider Remove Income Rider	
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

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)

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

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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>	
Request Additional Rider Remove Income Rider	
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

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 80,000 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

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 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider 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 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Start year for X years

Withdrawals

Annual fixed withdrawal 80,000

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

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

Income Data

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

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

Step 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>
Request Additional Rider 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 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Start year for X years

Withdrawals

Annual fixed withdrawal 80,000

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

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

Income Data

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

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

Step 22: Clicking: After clicking on the Pick Years green button, the term "fixed" 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	IRA
Initial account balance	\$2,000,000
Hypothetical return	3.0 %
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	Moderate
Risk level	Moderate
Account owner	
Account type	IRA
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"/>	
Request Additional Rider 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 %

Liquidate account (in so many years)

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	fixed	80,000
2	fixed	80,000
3	fixed	80,000
4	fixed	80,000
5	fixed	80,000
6	fixed	80,000
7	fixed	80,000
8	fixed	80,000
9	fixed	80,000
10	fixed	80,000
11	fixed	80,000
12	fixed	80,000
13	fixed	80,000
14	fixed	80,000
15	fixed	80,000
16	fixed	80,000
17	fixed	80,000
18	fixed	80,000
19	fixed	80,000
20	fixed	80,000
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

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 IRA

Initial account balance \$2,000,000

Hypothetical return 3.0 %

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 Moderate

Risk level Moderate

Account owner

Account type IRA

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

ADD INCOME

Pick year(s) OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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	fixed	80,000
2	fixed	80,000
3	fixed	80,000
4	fixed	80,000
5	fixed	80,000
6	fixed	80,000
7	fixed	80,000
8	fixed	80,000
9	fixed	80,000
10	fixed	80,000
11	fixed	80,000
12	fixed	80,000
13	fixed	80,000
14	fixed	80,000
15	fixed	80,000
16	fixed	80,000
17	fixed	80,000
18	fixed	80,000
19	fixed	80,000
20	fixed	80,000
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

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 Money IRA Annual Fixed Withdraw Function

Accounts								
Planning Horizon	16 years	IRA		Incomes				
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %		2,000,000	Subtotal of account incomes	Manage		
initial amount		2,000,000		2,000,000	3.20 %	Infl Factor		
bonus % w/bonus		0.00 %						
		2,000,000		2,000,000				
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	96,969	end of 1
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	97,512	end of 2
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	98,072	end of 3
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	98,651	end of 4
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	99,248	end of 5
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	99,863	end of 6
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	100,499	end of 7
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	101,155	end of 8
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	101,832	end of 9
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	102,531	end of 10
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	103,252	end of 11
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	103,996	end of 12
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	104,764	end of 13
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	105,556	end of 14
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	106,374	end of 15
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	107,218	end of 16
		1,280,000		1,280,000	347,490		1,627,490	

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 Money IRA Annual Fixed Withdraw Function

Accounts								
Planning Horizon	16 years	IRA		Incomes				
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %		2,000,000	Subtotal of account incomes	Manage		
initial amount		2,000,000		2,000,000	3.20 %	Infl Factor		
bonus % w/bonus		0.00 %						
		2,000,000		2,000,000				
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	96,969	end of 1
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	97,512	end of 2
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	98,072	end of 3
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	98,651	end of 4
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	99,248	end of 5
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	99,863	end of 6
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	100,499	end of 7
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	101,155	end of 8
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	101,832	end of 9
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	102,531	end of 10
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	103,252	end of 11
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	103,996	end of 12
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	104,764	end of 13
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	105,556	end of 14
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	106,374	end of 15
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	107,218	end of 16
		1,280,000		1,280,000	347,490		1,627,490	

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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years | Accounts: IRA | Incomes:

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %		2,000,000	Subtotal of account incomes	Infl Factor		
initial amount	2,000,000	0.00 %	2,000,000		3.20 %		
w/bonus	2,000,000		2,000,000				
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	96,969
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	97,512
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	98,072
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	98,651
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	99,248
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	99,863
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	100,499
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	101,155
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	101,832
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	102,531
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	103,252
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	103,996
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	104,764
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	105,556
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	106,374
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	107,218
		1,280,000		1,280,000		347,490	1,627,490

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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 1 years | Accounts: IRA | Incomes:

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %		2,000,000	Subtotal of account incomes	Manage		
initial amount	2,000,000	0.00 %	2,000,000		3.20 %		
w/bonus	2,000,000		2,000,000				
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	96,969
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	97,512
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	98,072
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	98,651
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	99,248
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	99,863
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	100,499
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	101,155
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	101,832
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	102,531
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	103,252
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	103,996
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	104,764
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	105,556
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	106,374
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	107,218
		1,280,000		1,280,000		347,490	1,627,490

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.

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

YOUR CASE LIST | SETTINGS | HELP | **SIGN OUT**

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

Edit | Dynamic Mode

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Accounts								
Planning Horizon	16 years	IRA	Accounts Total	Planned Distribution	SS	Total Income	Year	Incomes
net return	70	3.00 %	2,000,000	Subtotal of account				
initial amount		2,000,000	0	Infl Factor				
bonus % w/bonus		0.00 %	2,000,000	3.20 %				
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	96,969	end of 1
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	97,512	end of 2
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	98,072	end of 3
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	98,651	end of 4
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	99,248	end of 5
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	99,863	end of 6
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	100,499	end of 7
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	101,155	end of 8
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	101,832	end of 9
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	102,531	end of 10
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	103,252	end of 11
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	103,996	end of 12
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	104,764	end of 13
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	105,556	end of 14
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	106,374	end of 15
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	107,218	end of 16
		1,280,000		1,280,000	347,490	1,627,490		

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