

Withdrawing from an IRA Account Using the Annual Withdrawal Function

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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' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button and 'Dynamic Mode' text. A dropdown menu shows the scenario: 'Withdrawing Money IRA Annual Fixed Withdraw Function'. A 'Planning Horizon' of '16 years' is selected. The table below shows the following data:

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

Orange backgrounds indicate 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

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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: _____

Account type: IRA

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

Select income rider: _____

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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.

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

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
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22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many 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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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22		
23		
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Note that entered values WILL NOT roll down to following years when blank.

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

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 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 benef RMD from one account Make-up income gap based on target income

Annual Savings: Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
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22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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		
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22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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)

Account money later - deferred account: 0 years deferred

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

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

Year	Income	Variable
1	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	fixed	60,000
12		
13		
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23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW 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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

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

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

Year	Income	Variable
1		
2		
3		
4		
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13		
14		
15		
16		
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22		
23		
24		

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.

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal 75,000

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
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24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal 75,000

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 benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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.

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

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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
1	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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
1	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

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

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor		
initial amount	2,000,000		2,000,000	0	3.20 %		
bonus % w/bonus	0.00 %		2,000,000				
end of 1	1,985,000	75,000	1,985,000	75,000	16,969	91,969	end of 1
end of 2	1,969,550	75,000	1,969,550	75,000	17,512	92,512	end of 2
end of 3	1,953,636	75,000	1,953,636	75,000	18,072	93,072	end of 3
end of 4	1,937,246	75,000	1,937,246	75,000	18,651	93,651	end of 4
end of 5	1,920,363	75,000	1,920,363	75,000	19,248	94,248	end of 5
end of 6	1,902,974	75,000	1,902,974	75,000	19,863	94,863	end of 6
end of 7	1,885,063	75,000	1,885,063	75,000	20,499	95,499	end of 7
end of 8	1,866,615	75,000	1,866,615	75,000	21,155	96,155	end of 8
end of 9	1,847,613	75,000	1,847,613	75,000	21,832	96,832	end of 9
end of 10	1,828,041	75,000	1,828,041	75,000	22,531	97,531	end of 10
end of 11	1,807,883	75,000	1,807,883	75,000	23,252	98,252	end of 11
end of 12	1,787,119	75,000	1,787,119	75,000	23,996	98,996	end of 12
end of 13	1,765,732	75,000	1,765,732	75,000	24,764	99,764	end of 13
end of 14	1,743,704	75,000	1,743,704	75,000	25,556	100,556	end of 14
end of 15	1,721,016	75,000	1,721,016	75,000	26,374	101,374	end of 15
end of 16	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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: IRA

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
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21		
22		
23		
24		

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

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.

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

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

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)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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

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)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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.

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:

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

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)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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.

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:

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

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)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

20

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		

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.

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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	80,000
<input type="checkbox"/> 2	fixed	80,000
<input type="checkbox"/> 3	fixed	80,000
<input type="checkbox"/> 4	fixed	80,000
<input type="checkbox"/> 5	fixed	80,000
<input type="checkbox"/> 6	fixed	80,000
<input type="checkbox"/> 7	fixed	80,000
<input type="checkbox"/> 8	fixed	80,000
<input type="checkbox"/> 9	fixed	80,000
<input type="checkbox"/> 10	fixed	80,000
<input type="checkbox"/> 11	fixed	80,000
<input type="checkbox"/> 12	fixed	80,000
<input type="checkbox"/> 13	fixed	80,000
<input type="checkbox"/> 14	fixed	80,000
<input type="checkbox"/> 15	fixed	80,000
<input type="checkbox"/> 16	fixed	80,000
<input type="checkbox"/> 17	fixed	80,000
<input type="checkbox"/> 18	fixed	80,000
<input type="checkbox"/> 19	fixed	80,000
<input type="checkbox"/> 20	fixed	80,000
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 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: [dropdown]

Account type: IRA

Add an income rider

Based on: [radio] age [radio] Client2's age [radio] Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	fixed	80,000
<input type="checkbox"/> 2	fixed	80,000
<input type="checkbox"/> 3	fixed	80,000
<input type="checkbox"/> 4	fixed	80,000
<input type="checkbox"/> 5	fixed	80,000
<input type="checkbox"/> 6	fixed	80,000
<input type="checkbox"/> 7	fixed	80,000
<input type="checkbox"/> 8	fixed	80,000
<input type="checkbox"/> 9	fixed	80,000
<input type="checkbox"/> 10	fixed	80,000
<input type="checkbox"/> 11	fixed	80,000
<input type="checkbox"/> 12	fixed	80,000
<input type="checkbox"/> 13	fixed	80,000
<input type="checkbox"/> 14	fixed	80,000
<input type="checkbox"/> 15	fixed	80,000
<input type="checkbox"/> 16	fixed	80,000
<input type="checkbox"/> 17	fixed	80,000
<input type="checkbox"/> 18	fixed	80,000
<input type="checkbox"/> 19	fixed	80,000
<input type="checkbox"/> 20	fixed	80,000
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

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

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	2,000,000	2,000,000	0		
initial amount		0.00 %	2,000,000	0	Management		
bonus %		2,000,000	2,000,000	Subtotal of account incomes	Infl Factor		
w/bonus		2,000,000	2,000,000	80,000	3.20 %		
end of 1	71	1,980,000	80,000	1,980,000	80,000	16,969	end of 1
end of 2	72	1,959,400	80,000	1,959,400	80,000	17,512	end of 2
end of 3	73	1,938,182	80,000	1,938,182	80,000	18,072	end of 3
end of 4	74	1,916,327	80,000	1,916,327	80,000	18,651	end of 4
end of 5	75	1,893,817	80,000	1,893,817	80,000	19,248	end of 5
end of 6	76	1,870,632	80,000	1,870,632	80,000	19,863	end of 6
end of 7	77	1,846,750	80,000	1,846,750	80,000	20,499	end of 7
end of 8	78	1,822,153	80,000	1,822,153	80,000	21,155	end of 8
end of 9	79	1,796,818	80,000	1,796,818	80,000	21,832	end of 9
end of 10	80	1,770,722	80,000	1,770,722	80,000	22,531	end of 10
end of 11	81	1,743,844	80,000	1,743,844	80,000	23,252	end of 11
end of 12	82	1,716,159	80,000	1,716,159	80,000	23,996	end of 12
end of 13	83	1,687,644	80,000	1,687,644	80,000	24,764	end of 13
end of 14	84	1,658,273	80,000	1,658,273	80,000	25,556	end of 14
end of 15	85	1,628,021	80,000	1,628,021	80,000	26,374	end of 15
end of 16	86	1,596,862	80,000	1,596,862	80,000	27,218	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: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	3.00 %	2,000,000	0				
initial amount			2,000,000	Subtotal of account incomes	Infl Factor			
bonus % w/bonus			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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Annual Fixed Withdraw Function

Planning Horizon: 1 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	3.00 %	2,000,000	0				
initial amount			2,000,000	Subtotal of account incomes	Manage Infl Factor			
bonus % w/bonus			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

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 Money IRA Annual Fixed Withdraw Function

Planning Horizon: 16 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Year
	IRA	IRA			SS	Total Income	
net return	70	3.00 %	2,000,000	0			
initial amount		0.00 %	2,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		2,000,000	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 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

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