

# Depositing Money into an IRA Account using the Annual Percentage Withdrawal Function

10/16/2024 5:06 pm EDT

There are multiple ways to show deposits into an IRA account. Below is the step-by-step guideline for adding a deposits into an IRA account using the annual percentage withdrawal function.

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

Scenario: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	59	3.00 %						
Initial amount		1,000,000	1,000,000	0				
bonus % w/bonus		0.00 %	0	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
		1,000,000	1,000,000					
end of 1	60	1,030,000	0	1,030,000	150,000	0	150,000	end of 1
end of 2	61	1,060,900	0	1,060,900	154,800	0	154,800	end of 2
end of 3	62	1,092,727	0	1,092,727	159,754	0	159,754	end of 3
end of 4	63	1,125,509	0	1,125,509	164,866	0	164,866	end of 4
end of 5	64	1,159,274	0	1,159,274	170,141	0	170,141	end of 5
end of 6	65	1,194,052	0	1,194,052	0	22,862	22,862	end of 6
end of 7	66	1,229,874	0	1,229,874	0	23,594	23,594	end of 7
end of 8	67	1,266,770	0	1,266,770	0	24,349	24,349	end of 8
end of 9	68	1,304,773	0	1,304,773	0	25,128	25,128	end of 9
end of 10	69	1,343,916	0	1,343,916	0	25,932	25,932	end of 10
end of 11	70	1,384,233	0	1,384,233	0	26,762	26,762	end of 11
end of 12	71	1,425,760	0	1,425,760	0	27,618	27,618	end of 12
end of 13	72	1,468,533	0	1,468,533	0	28,502	28,502	end of 13
end of 14	73	1,512,589	0	1,512,589	0	29,414	29,414	end of 14
end of 15	74	1,557,967	0	1,557,967	0	30,355	30,355	end of 15
end of 16	75	1,604,706	0	1,604,706	0	31,326	31,326	end of 16
end of 17	76	1,652,847	0	1,652,847	0	32,329	32,329	end of 17
end of 18	77	1,702,432	0	1,702,432	0	33,363	33,363	end of 18
end of 19	78	1,753,505	0	1,753,505	0	34,431	34,431	end of 19
end of 20	79	1,806,110	0	1,806,110	0	35,533	35,533	end of 20
			0		799,561	431,497	1,231,057	

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

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: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income			Wages	SS			
net return	59	3.00 %	1,000,000	0	Manage	Manage			
initial amount		1,000,000	1,000,000	0	Subtotal of account incomes	3.20 %	3.20 %		
bonus %		0.00 %	1,000,000	0					
w/bonus		1,000,000	1,000,000	0					
end of 1	60	1,030,000	0	1,030,000	0	150,000	0	150,000	end of 1
end of 2	61	1,060,900	0	1,060,900	0	154,800	0	154,800	end of 2
end of 3	62	1,092,727	0	1,092,727	0	159,754	0	159,754	end of 3
end of 4	63	1,125,509	0	1,125,509	0	164,866	0	164,866	end of 4
end of 5	64	1,159,274	0	1,159,274	0	170,141	0	170,141	end of 5
end of 6	65	1,194,052	0	1,194,052	0	0	22,862	22,862	end of 6
end of 7	66	1,229,874	0	1,229,874	0	0	23,594	23,594	end of 7
end of 8	67	1,266,770	0	1,266,770	0	0	24,349	24,349	end of 8
end of 9	68	1,304,773	0	1,304,773	0	0	25,128	25,128	end of 9
end of 10	69	1,343,916	0	1,343,916	0	0	25,932	25,932	end of 10
end of 11	70	1,384,233	0	1,384,233	0	0	26,762	26,762	end of 11
end of 12	71	1,425,760	0	1,425,760	0	0	27,618	27,618	end of 12
end of 13	72	1,468,533	0	1,468,533	0	0	28,502	28,502	end of 13
end of 14	73	1,512,589	0	1,512,589	0	0	29,414	29,414	end of 14
end of 15	74	1,557,967	0	1,557,967	0	0	30,355	30,355	end of 15
end of 16	75	1,604,706	0	1,604,706	0	0	31,326	31,326	end of 16
end of 17	76	1,652,847	0	1,652,847	0	0	32,329	32,329	end of 17
end of 18	77	1,702,432	0	1,702,432	0	0	33,363	33,363	end of 18
end of 19	78	1,753,505	0	1,753,505	0	0	34,431	34,431	end of 19
end of 20	79	1,806,110	0	1,806,110	0	0	35,533	35,533	end of 20
		0	0	0	0	799,561	431,497	1,231,057	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Annual Percentage 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: \$1,000,000

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  age  Client2's age  Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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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 4: Annual Percentage Withdrawal Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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:  age  Client2's age  Joint

Select income rider: [dropdown]

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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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 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: \$1,000,000

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:  age  Client2's age  Joint

Select income rider: [dropdown]

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 -0.6 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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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 6: Pick Years: Click on the green button Pick Years.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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  Annual percentage withdrawal -0.6 %  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$1,000,000

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

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

Annual Savings:  Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1	percent	-0.6
2	percent	-0.6
3	percent	-0.6
4	percent	-0.6
5	percent	-0.6
6		
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24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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: \$1,000,000

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]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders:  Start payout from income rider

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

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

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

Annual Savings:  Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1	percent	-0.6
2	percent	-0.6
3	percent	-0.6
4	percent	-0.6
5	percent	-0.6
6		
7		
8		
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10		
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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: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
59	3.00%	IRA	1,000,000	0	Manage	Manage		
	0.00%	IRA	1,000,000	0	Infl Factor	Infl Factor		
	0.00%	IRA	1,000,000	0	3.20%	3.20%		
end of 1	1,036,000	(6,000)	1,036,000	(6,000)	150,000	0	144,000	end of 1
end of 2	1,073,296	(6,216)	1,073,296	(6,216)	154,800	0	148,584	end of 2
end of 3	1,111,935	(6,440)	1,111,935	(6,440)	159,754	0	153,314	end of 3
end of 4	1,151,964	(6,672)	1,151,964	(6,672)	164,866	0	158,194	end of 4
end of 5	1,193,435	(6,912)	1,193,435	(6,912)	170,141	0	163,230	end of 5
end of 6	1,239,238	0	1,239,238	0	0	22,862	22,862	end of 6
end of 7	1,266,115	0	1,266,115	0	0	23,594	23,594	end of 7
end of 8	1,304,098	0	1,304,098	0	0	24,349	24,349	end of 8
end of 9	1,343,221	0	1,343,221	0	0	25,128	25,128	end of 9
end of 10	1,383,518	0	1,383,518	0	0	25,932	25,932	end of 10
end of 11	1,425,023	0	1,425,023	0	0	26,762	26,762	end of 11
end of 12	1,467,774	0	1,467,774	0	0	27,618	27,618	end of 12
end of 13	1,511,807	0	1,511,807	0	0	28,502	28,502	end of 13
end of 14	1,557,161	0	1,557,161	0	0	29,414	29,414	end of 14
end of 15	1,603,876	0	1,603,876	0	0	30,355	30,355	end of 15
end of 16	1,651,992	0	1,651,992	0	0	31,326	31,326	end of 16
end of 17	1,701,552	0	1,701,552	0	0	32,329	32,329	end of 17
end of 18	1,752,598	0	1,752,598	0	0	33,363	33,363	end of 18
end of 19	1,805,176	0	1,805,176	0	0	34,431	34,431	end of 19
end of 20	1,859,332	0	1,859,332	0	0	35,533	35,533	end of 20
		(32,239)		(32,239)	799,561	431,497	1,198,818	

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 Percentage 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: \$1,000,000

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

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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24		

Orange backgrounds indicate hypothetical returns

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

Step 11: Annual Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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

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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20		
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22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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 -0.3 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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: \$1,000,000

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 -0.3 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
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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 "percent" should automatically appear in the income column and the percentage 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:

Initial account balance:

Hypothetical return:

Bonus:

Optional

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:  [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

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
<input type="checkbox"/> 1	percent	-0.3
<input type="checkbox"/> 2	percent	-0.3
<input type="checkbox"/> 3	percent	-0.3
<input type="checkbox"/> 4	percent	-0.3
<input type="checkbox"/> 5	percent	-0.3
<input type="checkbox"/> 6	percent	-0.3
<input type="checkbox"/> 7	percent	-0.3
<input type="checkbox"/> 8	percent	-0.3
<input type="checkbox"/> 9	percent	-0.3
<input type="checkbox"/> 10	percent	-0.3
<input type="checkbox"/> 11	percent	-0.3
<input type="checkbox"/> 12	percent	-0.3
<input type="checkbox"/> 13	percent	-0.3
<input type="checkbox"/> 14	percent	-0.3
<input type="checkbox"/> 15	percent	-0.3
<input type="checkbox"/> 16	percent	-0.3
<input type="checkbox"/> 17	percent	-0.3
<input type="checkbox"/> 18	percent	-0.3
<input type="checkbox"/> 19	percent	-0.3
<input type="checkbox"/> 20	percent	-0.3
<input type="checkbox"/> 21	percent	-0.3
<input type="checkbox"/> 22	percent	-0.3
<input type="checkbox"/> 23	percent	-0.3
<input type="checkbox"/> 24	percent	-0.3

Orange backgrounds indicate hypothetical returns

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

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

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

## Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:

Initial account balance:

Hypothetical return:

Bonus:

Optional

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:  [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

[Request Additional Rider](#) [Remove Income Rider](#)

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain)

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal

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
<input type="checkbox"/> 1	percent	-0.3
<input type="checkbox"/> 2	percent	-0.3
<input type="checkbox"/> 3	percent	-0.3
<input type="checkbox"/> 4	percent	-0.3
<input type="checkbox"/> 5	percent	-0.3
<input type="checkbox"/> 6	percent	-0.3
<input type="checkbox"/> 7	percent	-0.3
<input type="checkbox"/> 8	percent	-0.3
<input type="checkbox"/> 9	percent	-0.3
<input type="checkbox"/> 10	percent	-0.3
<input type="checkbox"/> 11	percent	-0.3
<input type="checkbox"/> 12	percent	-0.3
<input type="checkbox"/> 13	percent	-0.3
<input type="checkbox"/> 14	percent	-0.3
<input type="checkbox"/> 15	percent	-0.3
<input type="checkbox"/> 16	percent	-0.3
<input type="checkbox"/> 17	percent	-0.3
<input type="checkbox"/> 18	percent	-0.3
<input type="checkbox"/> 19	percent	-0.3
<input type="checkbox"/> 20	percent	-0.3
<input type="checkbox"/> 21	percent	-0.3
<input type="checkbox"/> 22	percent	-0.3
<input type="checkbox"/> 23	percent	-0.3
<input type="checkbox"/> 24	percent	-0.3

Orange backgrounds indicate hypothetical returns

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

Step 16: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	59	3.00 %						
initial amount		1,000,000	1,000,000	0	Management Inflation Factor	3.20 %		
bonus % w/bonus		0.00 %	1,000,000	0	Management Inflation Factor	3.20 %		
end of 1	60	1,033,000	1,033,000	(3,000)	150,000	0	147,000	end of 1
end of 2	61	1,067,089	1,067,089	(3,099)	154,800	0	151,701	end of 2
end of 3	62	1,102,303	1,102,303	(3,201)	159,754	0	156,552	end of 3
end of 4	63	1,138,679	1,138,679	(3,307)	164,866	0	161,559	end of 4
end of 5	64	1,176,255	1,176,255	(3,416)	170,141	0	166,725	end of 5
end of 6	65	1,215,072	1,215,072	(3,529)	0	22,862	19,333	end of 6
end of 7	66	1,255,169	1,255,169	(3,645)	0	23,594	19,948	end of 7
end of 8	67	1,296,589	1,296,589	(3,766)	0	24,349	20,583	end of 8
end of 9	68	1,339,377	1,339,377	(3,890)	0	25,128	21,238	end of 9
end of 10	69	1,383,576	1,383,576	(4,018)	0	25,932	21,914	end of 10
end of 11	70	1,429,234	1,429,234	(4,151)	0	26,762	22,611	end of 11
end of 12	71	1,476,399	1,476,399	(4,288)	0	27,618	23,330	end of 12
end of 13	72	1,525,120	1,525,120	(4,429)	0	28,502	24,073	end of 13
end of 14	73	1,575,449	1,575,449	(4,575)	0	29,414	24,838	end of 14
end of 15	74	1,627,439	1,627,439	(4,726)	0	30,355	25,629	end of 15
end of 16	75	1,681,144	1,681,144	(4,882)	0	31,326	26,444	end of 16
end of 17	76	1,736,622	1,736,622	(5,043)	0	32,329	27,285	end of 17
end of 18	77	1,793,930	1,793,930	(5,210)	0	33,363	28,154	end of 18
end of 19	78	1,853,130	1,853,130	(5,382)	0	34,431	29,049	end of 19
end of 20	79	1,914,283	1,914,283	(5,559)	0	35,533	29,973	end of 20
		(83,117)	(83,117)		799,561	431,497	1,147,940	

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 Percentage 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: \$1,000,000

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:

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(e), 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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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16		
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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: \$1,000,000

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 -0.4 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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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 fox X Years, type in the how many years you would like the monetary amount to be distributed.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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  Annual percentage withdrawal -0.4 %  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: IRA

Initial account balance: \$1,000,000

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  Annual percentage withdrawal -0.4 %  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

10

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 22: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$1,000,000

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:  age  Client's age  Joint
- Select income rider: [dropdown]
- 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income percent	Variable
1	percent	-0.4
2	percent	-0.4
3	percent	-0.4
4	percent	-0.4
5	percent	-0.4
6	percent	-0.4
7	percent	-0.4
8	percent	-0.4
9	percent	-0.4
10	percent	-0.4
11		
12		
13		
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20		
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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 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: \$1,000,000

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:  age  Client's age  Joint
- Select income rider: [dropdown]
- 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income percent	Variable
1	percent	-0.4
2	percent	-0.4
3	percent	-0.4
4	percent	-0.4
5	percent	-0.4
6	percent	-0.4
7	percent	-0.4
8	percent	-0.4
9	percent	-0.4
10	percent	-0.4
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 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: [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:

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year	
					Wages	SS			
net return	59	3.00 %	1,000,000	0	Manage	Manage			
initial amount		1,000,000	1,000,000	0	Infl Factor	Infl Factor			
bonus %		0.00 %			3.20 %	3.20 %			
w/bonus		1,000,000	1,000,000						
end of 1	60	1,034,000	(4,000)	1,034,000	(4,000)	150,000	0	146,000	end of 1
end of 2	61	1,069,156	(4,136)	1,069,156	(4,136)	154,800	0	150,664	end of 2
end of 3	62	1,105,507	(4,277)	1,105,507	(4,277)	159,754	0	155,477	end of 3
end of 4	63	1,143,094	(4,422)	1,143,094	(4,422)	164,866	0	160,444	end of 4
end of 5	64	1,181,960	(4,572)	1,181,960	(4,572)	170,141	0	165,569	end of 5
end of 6	65	1,222,146	(4,728)	1,222,146	(4,728)	0	22,862	18,134	end of 6
end of 7	66	1,263,699	(4,889)	1,263,699	(4,889)	0	23,594	18,705	end of 7
end of 8	67	1,306,665	(5,055)	1,306,665	(5,055)	0	24,349	19,294	end of 8
end of 9	68	1,351,091	(5,227)	1,351,091	(5,227)	0	25,128	19,901	end of 9
end of 10	69	1,397,028	(5,404)	1,397,028	(5,404)	0	25,932	20,527	end of 10
end of 11	70	1,438,939	0	1,438,939	0	0	26,762	26,762	end of 11
end of 12	71	1,482,108	0	1,482,108	0	0	27,618	27,618	end of 12
end of 13	72	1,526,571	0	1,526,571	0	0	28,502	28,502	end of 13
end of 14	73	1,572,368	0	1,572,368	0	0	29,414	29,414	end of 14
end of 15	74	1,619,539	0	1,619,539	0	0	30,355	30,355	end of 15
end of 16	75	1,668,125	0	1,668,125	0	0	31,326	31,326	end of 16
end of 17	76	1,718,169	0	1,718,169	0	0	32,329	32,329	end of 17
end of 18	77	1,769,714	0	1,769,714	0	0	33,363	33,363	end of 18
end of 19	78	1,822,805	0	1,822,805	0	0	34,431	34,431	end of 19
end of 20	79	1,877,489	0	1,877,489	0	0	35,533	35,533	end of 20
		(46,709)		(46,709)		799,561	431,497	1,184,348	

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: [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:

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year	
					Wages	SS			
net return	59	3.00 %	1,000,000	0	Manage	Manage			
initial amount		1,000,000	1,000,000	0	Infl Factor	Infl Factor			
bonus %		0.00 %			3.20 %	3.20 %			
w/bonus		1,000,000	1,000,000						
end of 1	60	1,034,000	(4,000)	1,034,000	(4,000)	150,000	0	146,000	end of 1
end of 2	61	1,069,156	(4,136)	1,069,156	(4,136)	154,800	0	150,664	end of 2
end of 3	62	1,105,507	(4,277)	1,105,507	(4,277)	159,754	0	155,477	end of 3
end of 4	63	1,143,094	(4,422)	1,143,094	(4,422)	164,866	0	160,444	end of 4
end of 5	64	1,181,960	(4,572)	1,181,960	(4,572)	170,141	0	165,569	end of 5
end of 6	65	1,222,146	(4,728)	1,222,146	(4,728)	0	22,862	18,134	end of 6
end of 7	66	1,263,699	(4,889)	1,263,699	(4,889)	0	23,594	18,705	end of 7
end of 8	67	1,306,665	(5,055)	1,306,665	(5,055)	0	24,349	19,294	end of 8
end of 9	68	1,351,091	(5,227)	1,351,091	(5,227)	0	25,128	19,901	end of 9
end of 10	69	1,397,028	(5,404)	1,397,028	(5,404)	0	25,932	20,527	end of 10
end of 11	70	1,438,939	0	1,438,939	0	0	26,762	26,762	end of 11
end of 12	71	1,482,108	0	1,482,108	0	0	27,618	27,618	end of 12
end of 13	72	1,526,571	0	1,526,571	0	0	28,502	28,502	end of 13
end of 14	73	1,572,368	0	1,572,368	0	0	29,414	29,414	end of 14
end of 15	74	1,619,539	0	1,619,539	0	0	30,355	30,355	end of 15
end of 16	75	1,668,125	0	1,668,125	0	0	31,326	31,326	end of 16
end of 17	76	1,718,169	0	1,718,169	0	0	32,329	32,329	end of 17
end of 18	77	1,769,714	0	1,769,714	0	0	33,363	33,363	end of 18
end of 19	78	1,822,805	0	1,822,805	0	0	34,431	34,431	end of 19
end of 20	79	1,877,489	0	1,877,489	0	0	35,533	35,533	end of 20
		(46,709)		(46,709)		799,561	431,497	1,184,348	

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: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	59	3.00 %	IRA	1,000,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %	
initial amount		1,000,000	0	1,000,000	(4,000)	150,000	0	
bonus % w/bonus		1,000,000	1,000,000	0	0	0	0	
end of 1	60	1,034,000	(4,000)	1,034,000	(4,136)	154,800	0	end of 1
end of 2	61	1,069,156	(4,136)	1,069,156	(4,277)	159,754	0	end of 2
end of 3	62	1,105,507	(4,277)	1,105,507	(4,422)	164,866	0	end of 3
end of 4	63	1,143,094	(4,422)	1,143,094	(4,572)	170,141	0	end of 4
end of 5	64	1,181,960	(4,572)	1,181,960	(4,728)	0	22,862	end of 5
end of 6	65	1,222,146	(4,728)	1,222,146	(4,889)	0	23,594	end of 6
end of 7	66	1,263,699	(4,889)	1,263,699	(5,055)	0	24,349	end of 7
end of 8	67	1,306,665	(5,055)	1,306,665	(5,227)	0	25,128	end of 8
end of 9	68	1,351,091	(5,227)	1,351,091	(5,404)	0	25,932	end of 9
end of 10	69	1,397,028	(5,404)	1,397,028	0	0	26,762	end of 10
end of 11	70	1,438,939	0	1,438,939	0	0	27,618	end of 11
end of 12	71	1,482,108	0	1,482,108	0	0	28,502	end of 12
end of 13	72	1,526,571	0	1,526,571	0	0	29,414	end of 13
end of 14	73	1,572,368	0	1,572,368	0	0	30,355	end of 14
end of 15	74	1,619,539	0	1,619,539	0	0	31,326	end of 15
end of 16	75	1,668,125	0	1,668,125	0	0	32,329	end of 16
end of 17	76	1,718,169	0	1,718,169	0	0	33,363	end of 17
end of 18	77	1,769,714	0	1,769,714	0	0	34,431	end of 18
end of 19	78	1,822,805	0	1,822,805	0	0	35,533	end of 19
end of 20	79	1,877,489	0	1,877,489	0	0		end of 20
			(46,709)	(46,709)	799,561	431,497	1,184,348	

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: Depositing Money IRA with Annual Percentage Withdraw Function

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	59	3.00 %	IRA	1,000,000	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	
initial amount		1,000,000	0	1,000,000	(4,000)	150,000	0	
bonus % w/bonus		1,000,000	1,000,000	0	0	0	0	
end of 1	60	1,034,000	(4,000)	1,034,000	(4,136)	154,800	0	end of 1
end of 2	61	1,069,156	(4,136)	1,069,156	(4,277)	159,754	0	end of 2
end of 3	62	1,105,507	(4,277)	1,105,507	(4,422)	164,866	0	end of 3
end of 4	63	1,143,094	(4,422)	1,143,094	(4,572)	170,141	0	end of 4
end of 5	64	1,181,960	(4,572)	1,181,960	(4,728)	0	22,862	end of 5
end of 6	65	1,222,146	(4,728)	1,222,146	(4,889)	0	23,594	end of 6
end of 7	66	1,263,699	(4,889)	1,263,699	(5,055)	0	24,349	end of 7
end of 8	67	1,306,665	(5,055)	1,306,665	(5,227)	0	25,128	end of 8
end of 9	68	1,351,091	(5,227)	1,351,091	(5,404)	0	25,932	end of 9
end of 10	69	1,397,028	(5,404)	1,397,028	0	0	26,762	end of 10
end of 11	70	1,438,939	0	1,438,939	0	0	27,618	end of 11
end of 12	71	1,482,108	0	1,482,108	0	0	28,502	end of 12
end of 13	72	1,526,571	0	1,526,571	0	0	29,414	end of 13
end of 14	73	1,572,368	0	1,572,368	0	0	30,355	end of 14
end of 15	74	1,619,539	0	1,619,539	0	0	31,326	end of 15
end of 16	75	1,668,125	0	1,668,125	0	0	32,329	end of 16
end of 17	76	1,718,169	0	1,718,169	0	0	33,363	end of 17
end of 18	77	1,769,714	0	1,769,714	0	0	34,431	end of 18
end of 19	78	1,822,805	0	1,822,805	0	0	35,533	end of 19
end of 20	79	1,877,489	0	1,877,489	0	0		end of 20
			(46,709)	(46,709)	799,561	431,497	1,184,348	

Orange backgrounds indicate hypothetical returns

Step 28: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

# Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Depositing Money IRA with Annual Percentage Withdraw Function

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	59	3.00 %	IRA	1,000,000	Subtotal of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
initial amount		1,000,000		0					
bonus % w/bonus		0.00 %		1,000,000					
end of 1	60	1,034,000	(4,000)	1,034,000	(4,000)	150,000	0	146,000	end of 1
end of 2	61	1,069,156	(4,136)	1,069,156	(4,136)	154,800	0	150,664	end of 2
end of 3	62	1,105,507	(4,277)	1,105,507	(4,277)	159,754	0	155,477	end of 3
end of 4	63	1,143,094	(4,422)	1,143,094	(4,422)	164,866	0	160,444	end of 4
end of 5	64	1,181,960	(4,572)	1,181,960	(4,572)	170,141	0	165,569	end of 5
end of 6	65	1,222,146	(4,728)	1,222,146	(4,728)	0	22,862	18,134	end of 6
end of 7	66	1,263,699	(4,889)	1,263,699	(4,889)	0	23,594	18,705	end of 7
end of 8	67	1,306,665	(5,055)	1,306,665	(5,055)	0	24,349	19,294	end of 8
end of 9	68	1,351,091	(5,227)	1,351,091	(5,227)	0	25,128	19,901	end of 9
end of 10	69	1,397,028	(5,404)	1,397,028	(5,404)	0	25,932	20,527	end of 10
end of 11	70	1,438,939	0	1,438,939	0	0	26,762	26,762	end of 11
end of 12	71	1,482,108	0	1,482,108	0	0	27,618	27,618	end of 12
end of 13	72	1,526,571	0	1,526,571	0	0	28,502	28,502	end of 13
end of 14	73	1,572,368	0	1,572,368	0	0	29,414	29,414	end of 14
end of 15	74	1,619,539	0	1,619,539	0	0	30,355	30,355	end of 15
end of 16	75	1,668,125	0	1,668,125	0	0	31,326	31,326	end of 16
end of 17	76	1,718,169	0	1,718,169	0	0	32,329	32,329	end of 17
end of 18	77	1,769,714	0	1,769,714	0	0	33,363	33,363	end of 18
end of 19	78	1,822,805	0	1,822,805	0	0	34,431	34,431	end of 19
end of 20	79	1,877,489	0	1,877,489	0	0	35,533	35,533	end of 20
				(46,709)	(46,709)	799,561	431,497	1,184,348	

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](mailto:support@planscout.com)