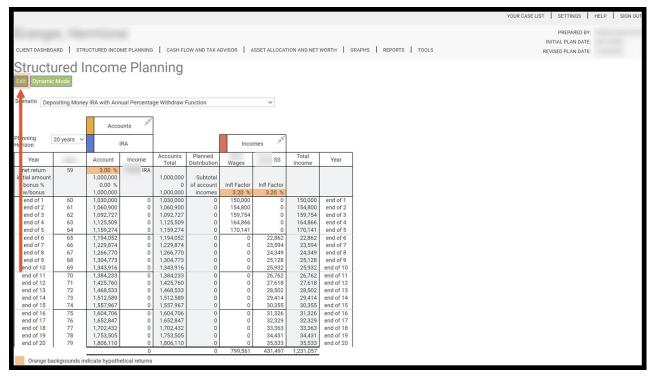
Depositing into an IRA Account using the Annual Percentage Withdrawal Function

11/08/2024 1:17 pm EST

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.



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

CLENT DASHBOARD STRUCTURED INCOME INVINO CASH FLOW AND TAX ADVISOR A SET ALLOCATION AND TAW OWNOW IN CHANNED YOUR INTER PLAN DATE TOTAL PLAN DATE REPORTS TOTAL TOTAL REPORT TOTAL REPORTS TOTAL TOTAL TOTAL TOTAL TOTAL TOTAL <											YOUR CASE LIST SETTING
CLUENT DASHBOARD STRUCTURED INCOME D NINN CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET VORTH I GRAPHS TOOLS TOOLS REVUEED PLAN DATE Structured Income Planning Add Account Add Inco et al Add											PREPARI
Structured income Flaming Barning Add Account Add Inc ray Add Inc ray Add Target Eft or Add Scenario Departure Sentation Depositing Money IRA with Annua P centage Withdraw Function v Accounts Ima Ima Image Image <td></td> <td>INITIAL PLAN</td>											INITIAL PLAN
Stare Cancol Add Account Add and read Add no read Add	CLIENT DASHBO	DARD STRU	JCTURED INCO	ME PL N	ING CASH F	LOW AND TAX A	DVISOR A	ASSET ALLOCAT	TION AND NET	WORTH	APHS REPORTS TOOLS REVISED PLAN
Earl Add Account Add mo a	Ctruct	urod li	noom		opping						
Scenario Depositing Money IRA with Annua P ventue Withdraw Function v Planning Horizon 2) years iA iA income											
Planing Planing $20 \text{ years } 20 \text{ years } 20$	Edit Save C	Cancel Add A	Account Ad	d Inco ne	Add Inc Tax	Add Target		enario Disp	lay Options		
Planing Planing $20 \text{ years } 20 \text{ years } 20$											
Planing Horizon 20 years	Scenario Dep	oositing Money	/ IRA with Anr	nual Perce	ntage Withdraw	Function		~			
Planing Horizon 20 years Image: Formation of the fo											
Horizon Los Xoo Inc Inc <th< td=""><td></td><td></td><td>Acco</td><td>ounts</td><td>×</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>			Acco	ounts	×						
Horizon Los Xoo Inc Inc <th< td=""><td>Planning</td><td>20 years</td><td></td><td></td><td></td><td></td><td></td><td>_12</td><td></td><td></td><td></td></th<>	Planning	20 years						_12			
Year Account Inc.me Total Distribution Wage SS Inc.me Year initial amount bonus % 59 1.000.00 Imm Total Distribution Manage Infl Factor Infl Factor </td <td></td> <td>Le jeuro</td> <td></td> <td>IRA</td> <td></td> <td></td> <td>Inco</td> <td>mes 🎽</td> <td></td> <td></td> <td></td>		Le jeuro		IRA			Inco	mes 🎽			
Instruction 59 300.% IRA Annote Manage Manage <td>Year</td> <td></td> <td>Account</td> <td>Inc</td> <td></td> <td></td> <td>Wages</td> <td>SS</td> <td></td> <td>Year</td> <td></td>	Year		Account	Inc			Wages	SS		Year	
bonus vibonus 0.00 % Noncol Inflector Inflector Inflector end of 1 60 1,030,000 Manago 1,000,000 incomes 320 % end end end end 1,030,000 incomes 320 % s20 % s20 % end end 1,030,000 incomes 320 % s20 % s20 % s20 % s20 % end inflector infle	net return	59	3.00 %			Sistingation	mages		moorne		
withoutsImage1,000,000Manuge1,000,000Image3.20 %ImageImageend of 1601,080,0000150,0000154,000end of 2end of 2611,060,9000154,0000154,800end of 3end of 3621,092,72701,092,7270159,754end of 3end of 4631,125,50901,125,5090164,866164,866end of 5641,159,27401,701,41end of 5end of 6651,194,0520022,86222,862end of 7end of 6661,229,87401,229,874022,542end of 7end of 6671,226,7700024,34423,349end of 8end of 9681,304,77301,304,773025,59225,582end of 10end of 1691,343,9160022,5128end of 12end of 12end of 12711,425,76001,425,760022,5128end of 12end of 12711,425,76001,425,760022,5128end of 12end of 14731,512,58901,512,5890022,5128end of 12end of 14731,512,58901,562,567003,335530,35590,355end of 14731,512,58901,552,5670033,262 </td <td></td>											
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$											
end of 2 61 1.060.900 0 10.460.900 0 154.800 end of 2 end of 3 62 1.029.272 0 199.724 0 159.754 end of 2 end of 4 63 1.125.509 0 1.59.754 0 159.754 end of 5 end of 4 end of 5 64 1.159.259 0 164.866 0 164.866 end of 5 end of 6 65 1.194.052 0 170.141 end of 5 end of 7 end of 6 1.79.4052 0 0 22.586 22.862 end of 7 end of 6 1.794.052 0 0 22.549 23.594 end of 7 end of 7 66 1.229.874 0 0 22.542 25.128 end of 7 end of 9 68 1.304.773 0 0 25.932 25.932 end of 1 end of 12 71 1.425.760 0 1.842.33 0 22.6162 26.762 end of 12 end of 13 72 1.468.533 0 4.52.902 25.902		(0		Manag					150.000	and of 2	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$											
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$											
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $											
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	end of 5										
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$			1,194,052		0 1,194,052		0				
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$											
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $											
end of 11 70 1.384/33 0 1.344/23 0 0 2.6762 end of 11 end of 12 71 1.425,760 0 1.425,760 0 0 27,618 22,761 end of 11 end of 13 72 1.468,533 0 0 22,6762 28,502 28,502 end of 13 end of 14 73 1.512,589 0 1.552,589 0 29,414 end of 14 end of 15 74 1.557,967 0 0 33,355 30,355 end of 15 end of 16 75 1.604,706 0 1,652,847 0 0 33,252 end of 16 end of 18 77 1.702,432 0 0 33,363 33,363 end of 19 end of 19 78 1.652,847 0 0 33,363 33,363 end of 18 end of 19 78 1.753,555 0 0 33,463 33,463 end of 19 end of 19 78 1.656,											
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				-							
end of 13 72 1.468,533 0 1.468,533 0 0 2.8,502 end of 13 end of 14 73 1.512,589 0 1.512,589 0 2.8,502 end of 14 end of 15 74 1.557,967 0 0.3,555 30,355 end of 15 end of 15 74 1.557,967 0 0.3,555 30,355 end of 16 end of 16 75 1.604,706 0 1.654,706 0 3.3,256 end of 16 end of 17 76 1.652,847 0 0.3,2,229 3.2,329 end of 17 end of 18 77 1.702,432 0 1.702,432 0 0.3,346 end of 18 end of 19 78 1.806,110 0 3.843 3.8431 end of 19 end of 19 79 1.806,110 0 3.5533 3.5533 3.5533 and of 19											
end of 14 73 1,512,589 0 1,512,589 0 0 29,414 end of 14 end of 15 74 1,557,967 0 0 30,355 30,355 end of 14 end of 16 75 1,664,706 0 1,557,967 0 0 31,326 end of 14 end of 16 75 1,664,706 0 1,652,847 0 0 31,326 end of 16 end of 17 76 1,652,847 0 1,522,487 0 0 32,329 end of 17 end of 17 76 1,522,847 0 0 32,329 end of 18 end of 19 77 1,702,432 0 0 33,458 33,468 end of 19 end of 19 78 1,753,505 0 1,753,505 0 34,431 end of 19 end of 29 79 1,80,6110 0 0 35,533 35,533 st,543 st,543											
end of 16 75 1.604.706 0 1.804.706 0 0 31.326 end of 16 end of 17 76 1.652.847 0 0 32.292 and of 16 end of 18 77 1.702.432 0 1.702.432 0 32.293 and of 18 end of 19 78 1.755.505 0 1.753.505 0 34.431 end of 19 end of 19 79 1.806.110 0 0 35.533 35.533 ast.543 ast.543							0				
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 end of 18 end of 19 78 1,753,505 0 0 34,431 34,431 end of 19 end of 20 79 1,806,110 0 1,00 0 35,533 35,533 end of 12	end of 15	74	1,557,967		0 1,557,967	0	0		30,355	end of 15	
end of 18 77 1,702,432 0 1,702,432 0 0 33,863 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 1,805,310 0 0 0 35,533 end of 20											
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											
end of 20 79 1,806,110 0 1,806,110 0 0 35,533 35,533 end of 20											
	end of 20	/9	1,806,110			-	-			end of 20	

Option A: Pick Years:

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

					YOUR CASE LIS	T SETTING	B HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Churchurad Income Tune				Income Data		
Initial account balance	\$1,000,000	Structured Income Type Income Riders	ADD INCOME		Year Inco		Variable	
	\$1,000,000	O Start payout from income rider			1			
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		4			
200 0		Liquidate or annuitize	Observe for seat of a large	ŏ	5			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Optional account company		 Liquidate account (in so many years) 	U.I.		7			
Other			Start year for X years		8			
The second se		Withdrawals	0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal		ŏ	11			
Add money later - deferred account	0		Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13 14			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
1.128-21		 Beneficial IRA RMD (based on beneficiaries life) 		n	16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
Account type		Calculated Plan Withdrawals			19 20			
Add an income rider	IRA ~	O Make-up total owners RMD from one account			21			
	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22			
Select income rider	×	O Make-up income gap based on target income			23			-
Number of months of payout in first ye					24			>
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red val	ues WILL NOT rol	I down to follow	ving years wh	en blank

Step 4: Annual Percentage Withdrawal Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

					YOUR	CASE LIST SETTING	IS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year	Income	Variable	*
Description and a strength of the strength of		 Start payout from income rider 			1			
Hypothetical return	3.0 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize	U.V.		4			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		O Liquidate account (in so many years)	OR		7			
Optional account company Other			Start year for X years		8			
					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal			11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0			8	14			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	incast un yeura		19			
Account type	IRA ~	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21 22			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider Number of months of payout in first ye				-	24			> *
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WIL	L NOT roll down to follo	wing years wi	nen blank

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

					YOUR	R CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accourt)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type		÷		Income Data	3	
Initial account balance	\$1,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	3.0 %		Pick year(s)		2 3			
Bonus	0.0 %	Liquidate or annuitize	OR	0	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Start year for X years		8			
					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal -0.6 %			13			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
root paranovaron	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type Add an income rider	IRA 🗸	 Make-up total owners RMD from one account 			20 21			
an an anna an	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
10 10 10 THE 10 10 10 10 10 10 10 10		O Make-up income gap based on target income		Ö	23			
Select income rider Number of months of payout in first ye	V			-	24			
Enter manual payout	2ar 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	come Rider	Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WIL	L NOT roll down to fol	owing years w	hen blank

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

					YOUR CASE	LIST SETTING	IS HELP	SIGN OUT
Manage Accour	1t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$1,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year I	income	Variable	*
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		7			
Optional account company Other		0	Start year for X years	Ö	8			
			0		9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal			11			
Add money later - deferred account			Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal -0.6 %			13 14			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
A second surger			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Contraction of the production of the second second		19			
Account type	IRA 🗸	O Make-up total owners RMD from one account			20 21			
Add an income rider		 Make-up total benef RMD from one account 			21			
	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	0		7	24			· ·
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that enter	red val	ues WILL NO	T roll down to follo	wing years wh	ien 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	ELIST SETTI	INGS HELP	SIGN OUT
Manage Accoun	nt							
	View / Edit Death Benefit View / Edit Actual Values							
						+		
Account name	IRA	Otwastured Income Tune				Income Da	ta	
Initial account balance	\$1,000,000	Structured Income Type Income Riders	ADD INCOME		Year	Income	Variable	
initial account balance	\$1,000,000	 Start payout from income rider 				percent	-0.6	
Hypothetical return	3.0 %		Pick year(s)			percent percent	-0.6	
Bonus	0.0 %		OR			percent	-0.6	
2102.002		Liquidate or annuitize Annuitize (for years certain)	Start year for rest of plan	Ö	5	percent	-0.6	
Optional Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
	Tax income Distributions (Quanned)	Annual fixed withdrawal			11			
Add money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12			
Years deferred	0				13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
KISK IEVEI	Moderate				17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	IRA Y	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔿 C	Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 			23 24			-
Number of months of payout in first ye	ear 12.0			4				+
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL NO	T roll down to fo	ollowing years w	hen blank

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

					YOUR C.	ASE LIST S	SETTINGS	HELP	SIGN OUT
Manage Accour	t.								
	View / Edit Death Benefit View / Edit Actual Values								
Concert Premy continuonie									
Ac count name	IRA	Structured Income Type				Incom	e Data		
Ini ial account balance	\$1,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income percent	Varia -0.6		*
Hypothetical return	3.0 %	O start payout non income iter	Pick year(s)		2	percent	-0.6		
Bonus	0.0 %	Liquidate or annuitize	OR		4	percent	-0.6	6	
Or ional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5 6	percent	-0.6	j.	
Account description Optional account company Other		O Liquidate account (in so many years)	OR Start year for X years		7 8				
Ta calculation option		Withdrawals			9 10				
Ac I money later - deferred account	Tax Income Distributions (Qualified)	Annual fixed withdrawal	Pick year(s) to remove	Ö	11 12				
Years deferred	0	O Annual percentage withdrawal 0.0 %			13				
As set plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15				
Ri: < level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17				
Account owner	~		Reset all years		18 19				
Account type	IRA 🗸	Calculated Plan Withdrawals O Make-up total owners RMD from one account			20				
Add an income rider Based on age	Client2 's age O Joint	O Make-up total benef RMD from one account			21 22				
Based on age Select income rider	v	O Make-up income gap based on target income			23 24				-
Number of months of payout in first ye	ear 12.0			4)	
Enter manual payout		Annual Savings							
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings							
Orange backgrounds indicate hy	pothetical returns		Note that enter	red va	lues WILL I	NOT roll down	to following ye	ears whe	n blank

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

		1									YOUR CASE LIST SETTINGS	HELP SIGN OUT
		_									PREPARED BY:	
											INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH	RAPHS REPORTS TOOLS	REVISED PLAN DATE:	
0	un al Lu		DI									
Structu	urea II	ncom	e Plar	ining								
Edit Save C	ancel Add A	Account Ac	I Income A	dd Inc Tax 🖌	Add Target E	dit or Add Sc	enario Disp	lay Options				
Scenario Dep	ositing Money	IRA with Ar	aal Percenta	ge Withdraw I	unction		~					
			JK.									
		Acco	ounts									
Planning Horizon	20 years ∨		IRA			Inco	mes 📈					
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year			
net return	59	3.00 %	IRA									
initial amount		1,000,000		1,000,000	Subtotal	Manage	Manage					
bonus % w/bonus		0.00 %	Manage	0 1,000,000	of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %					
end of 1	60	1,036,000	(6,000)	1,036,000	(6,000)	150,000	0.20 %	144,000	end of 1			
end of 2	61	1,073,296	(6,216)	1,073,296	(6,216)	154,800	0	148,584	end of 2			
end of 3	62	1,111,935	(6,440)	1,111,935	(6,440)	159,754	0	153,314	end of 3			
end of 4	63	1,151,964	(6,672)	1,151,964	(6,672)	164,866	0	158,194	end of 4			
end of 5 end of 6	64 65	1,193,435	(6,912)	1,193,435 1,229,238	(6,912)	170,141 0	22,862	163,230 22,862	end of 5 end of 6			
end of 6 end of 7	66	1,229,238		1,229,238	0	0	22,002	22,862	end of 6 end of 7			
end of 8	67	1,304,098	o o	1,304,098	ő	0	24,349	24,349	end of 8			
end of 9	68	1,343,221	0	1,343,221	0	0	25,128	25,128	end of 9			
end of 10	69	1,383,518	0	1,383,518	0	0	25,932	25,932	end of 10			
end of 11	70	1,425,023	0	1,425,023	0	0	26,762	26,762	end of 11			
end of 12	71	1,467,774	0	1,467,774	0	0	27,618	27,618	end of 12			
end of 13	72	1,511,807	0	1,511,807	0	0	28,502	28,502	end of 13			
end of 14 end of 15	73 74	1,557,161	0	1,557,161	0	0	29,414	29,414 30,355	end of 14			
end of 15 end of 16	74	1,603,876 1,651,992	0	1,603,876 1,651,992	0	0	30,355 31,326	30,355	end of 15 end of 16			
end of 16 end of 17	75	1,651,992	0	1,051,992	0	0	31,326	31,326	end of 16 end of 17			
end of 18	77	1,752,598	o o	1,752,598	ő	o	33,363	33,363	end of 18			
end of 19	78	1,805,176	0	1,805,176	0	0	34,431	34,431	end of 19			
end of 20	79	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 ba	ckgrounds ind	dicate hypoth	etical returns									

Option B: Start Years for Rest of Plan:

Step 10: Structured Income Type: Click on the radio button next to Annual Percentage Withdrawal.

					2	YOUR CASE LIST	SETTINGS	HELP	SIGN OUT
Manage Accour	n†								
		Edit Actual Values							
Account name	IRA		Structured Income Type			Inc	ome Data		
Initial account balance	\$1,000,000		Income Riders O Start payout from income rider	ADD INCOME	Yea	ir Income	V	ariable	^
Hypothetical return	3.0 %			Pick year(s)	2				
Bonus	0.0 %		Liquidate or annuitize	OR	4				
Optional Account description Optional account company Other			Annuitize (for years certain) 1.0 Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years					
Tax calculation option	Tax Income Distributions (Qu	alified) ~	Withdrawals O Annual fixed withdrawal	0	10				
Add money later - deferred account				Pick year(s) to remove	12				
Years deferred	0				13				
Asset plan allocation	Moderate	Sel	Required minimum distribution (RMD)	Remove year to end of plan	15				
Risk level	Moderate		 Beneficial IRA RMD (based on beneficiaries life) 		16				
Account owner	~			Reset all years	18				
Account type	IRA V		Calculated Plan Withdrawals O Make-up total owners RMD from one account		20				
Add an income rider					21				
Based on 💿 age 🔿 🛛	Client2 's age 🔘 Joint		 Make-up total benef RMD from one account 		22				
Select income rider		~	 Make-up income gap based on target income 		23				-
Number of months of payout in first ye	ear	12.0							•
Enter manual payout	ncome Rider		Annual Savings						
Orange backgrounds indicate hyp	pothetical returns			Note that enter	ed values	WILL NOT roll do	wn to followin	ng years wh	en blank

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

					YOUR	CASE LIST SET	INGS HELP	SIGN OU
Manage Accour	1t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income D	ata	
Initial account balance	\$1,000,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		7			
Optional account company					8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %		0	10		_	
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
- Maria		 Beneficial IRA RMD (based on beneficiaries life) 	nemore jeur to end or plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18 19			
Account type	IRA ~	Calculated Plan Withdrawals			20			
Add an income rider					21			
Based on 🔘 age 🔾	Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 			23 24			*
Number of months of payout in first ye	ear 12.0			*				•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that ente	ered va	lues WIL	L NOT roll down to f	ollowing years w	vhen 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 SETTIN	GS HELP	SIGN OUT
Manage Accour	1t							
	View / Edit Death Benefit View / Edit Actual Values							
				1				
Account name	IRA	Structured Income Type		٠		Income Data		
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	3.0 %	O start payout non meender	Pick year(s)		2			
Bonus	0.0 %	Liquidate or annuitize	OR		3 4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description Optional account company Other		C Liquidate account (in so many years)	OR Start year for X years		6 7 8 9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal	0		10 11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal -0.3 %	Pick year(s) to remove		12 13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
Account owner	×		Reset all years	0	18 19			
Account type	IRA ~	Calculated Plan Withdrawals O Make-up total owners RMD from one account			20			
Add an income rider Based on age	Client2 's age O Joint	O Make-up total benef RMD from one account			21 22			
Select income rider	Silenz s age O Joint	O Make-up income gap based on target income		Ö	23 24			+
Number of months of payout in first ye	ear 12.0			4				•
Enter manual payout	scome Rider	Annual Savings Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed va	lues WIL	L NOT roll down to follo	owing years wi	nen blank

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

					YOUR	CASE LIST SET	TINGS HELP	SIGN OU
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income D	ata	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	3.0 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional			Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Elquidate account (in so many years)		- C	8			
Other			Start year for X years	Ö	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0	Annual percentage withdrawal -0.3 %			13			
		Required minimum distribution (RMD)		Ö	14			
Asset plan allocation	Moderate Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15 16			
Risk level	Moderate	benencial nor twice (based on benencialies ine)			17			
Account owner	×		Reset all years		18			
		Calculated Plan Withdrawals			19			
103862 (1939 - 1939 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969 - 1969	IRA 🗸	 Make-up total owners RMD from one account 			20 21			
Add an income rider		O Make-up total benef RMD from one account			22			
	Client2 's age 🔘 Joint	O Make-up income gap based on target income			23			
Select income rider Number of months of payout in first ye	~			~	24			
	ar 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	come Rider	Annual fixed savings						
Orange backgrounds indicate hyp			Note that ante	and ve	luge WILL	NOT roll down to	following verses	when blank
orange backgrounds indicate hyp	oureuser returns		Note that ente	i eu va	ides will	No r Ion down to	ionowing years v	men piank

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 L	IST SETTINGS	HELP	SIGN OUT
Manage Accour	at.							
	View / Edit Death Benefit View / Edit Actual Values							
						- 1 -		
Account name	IRA	Structured Income Type				Income Data		
Initial account balance	\$1,000,000	Income Riders	ADD INCOME			come	Variable	*
	01,000,000	 Start payout from income rider 	Y			ercent	-0.3	
Hypothetical return	3.0 %		Pick year(s)		1.5	ercent	-0.3	
Bonus	0.0 %		OR			ercent	-0.3	
Ontional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan		5 pe	ercent	-0.3	
Optional Account description			OR			ercent	-0.3	
Optional account company		 Liquidate account (in so many years) 				ercent	-0.3	
Other			Start year for X years			ercent	-0.3	
2 0 0 m 1			0			ercent	-0.3	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal			11 pe	ercent	-0.3	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12 pe	ercent	-0.3	
Years deferred	0	Annual percentage withdrawal 0.0 %			13 pe	ercent	-0.3	
		 Required minimum distribution (RMD) 				ercent	-0.3	
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan			ercent	-0.3	
Risk level	Moderate	Bellencial IVA RWD (based of bellencialles life)				ercent	-0.3	
			Reset all years			ercent	-0.3	
Account owner	~	Calculated Plan Withdrawals	neocran jears			ercent	-0.3	
Account type	IRA ~	Make-up total owners RMD from one account		õ	20 pe	ercent	-0.3	
Add an income rider						ercent	-0.3	
Based on 🔘 age 🔾	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 				ercent	-0.3	
Select income rider	~	O Make-up income gap based on target income				ercent	-0.3	-
Number of months of payout in first ye				4	74 04	rcent	-0.3) ·
Enter manual payout	1 810							
		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy	pothetical returns		Note that enter	red val	ues WILL NOT	roll down to follow	ving years w ⁱ	hen blank

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

					YOUR CAS	SE LIST SETTING	IS HELP	SIGN O
Manage Accoun	it.							
	View / Edit Death Benefit View / Edit Actual Values							
Actiount name	IRA	Structured Income Type				Income Data		
Ini al account balance	\$1,000,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income percent	Variable -0.3	-
Hypothetical return	3.0 %	Start payout nom income nuer	Pick year(s)		2	percent	-0.3	
Bonus	0.0 %		OR		3 4	percent	-0.3 -0.3	
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	percent	-0.3 -0.3	
Account description		 Liquidate account (in so many years) 	OR		7	percent	-0.3	
Optional account company Other			Start year for X years		8 9	percent	-0.3 -0.3	
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10	percent	-0.3	
Act money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		11 12	percent	-0.3 -0.3	
Ye rs deferred	0	Annual percentage withdrawal 0.0 %			13 14	percent	-0.3 -0.3	
Asset plan allocation	Moderate Sel	Required minimum distribution (RMD)	Remove year to end of plan		15	percent	-0.3	
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17	percent	-0.3 -0.3	
Account owner	~		Reset all years	Ö	18	percent	-0.3	
Account type	IRA ~	Calculated Plan Withdrawals Make-up total owners RMD from one account			19 20	percent	-0.3 -0.3	
Add an income rider		Make-up total benef RMD from one account			21	percent	-0.3	
Based on 💿 age 🔿 G	Client2 's age 🔘 Joint				22	percent	-0.3 -0.3	
Select income rider	~	O Make-up income gap based on target income			23	percent	-0.3	-
Number of months of payout in first ye	ar 12.0)-
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	come Rider	O Annual fixed savings						
Orange backgrounds indicate hyp	oothetical returns		Note that ente	ered val	ues WILL NO	OT roll down to follo	wing years wi	nen blank

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

LIENT DASHBO									
LIENT DASHBO		and the second se							
LIENT DASHBO									
	OARD STRU	JCTURED INCO	IE PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH C
Struct	ured In	ncom	Plan	nina					
		Account Ad			dd Tarnat	dit or Add So	Dian	lay Options	
dit Save	Cancel Add P	Account	income			cult of Add Sc	enano Disp	lay options	
cenario De	positing Money	/ IRA with And	al Percenta	ge Withdraw I	Function		~		
		Acco	unts 🔎						
lanning orizon	20 years 🗸		RA		l l	Inco	mes 🔎		
JIL JI				Accounts	Planned		_	Total	
Year		Account	Income	Total	Distribution	Wages	SS	Income	Year
net return	59	3.00 %	IRA				2		
nitial amount bonus %		1,000,000		1,000,000	Subtotal	Manage	Manage		
w/bonus		1,000,000	Manage	1,000,000	of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
end of 1	60	1,033,000	(3,000)	1,033,000	(3,000)	150,000	0.20	147,000	end of 1
end of 2	61	1,067,089	(3,099)	1,067,089	(3,099)	154,800	0	151,701	end of 2
end of 3	62	1,102,303	(3,201)	1,102,303	(3,201)	159,754	0	156,552	end of 3
end of 4	63	1,138,679	(3,307)	1,138,679	(3,307)	164,866	0	161,559	end of 4
end of 5	64	1,176,255	(3,416)	1,176,255	(3,416)	170,141	0	166,725	end of 5
end of 6	65	1,215,072	(3,529)	1,215,072	(3,529)	0	22,862	19,333	end of 6
end of 7	66	1,255,169	(3,645)	1,255,169	(3,645)	0	23,594	19,948	end of 7
end of 8	67	1,296,589	(3,766)	1,296,589	(3,766)	0	24,349	20,583	end of 8
end of 9	68	1,339,377	(3,890)	1,339,377	(3,890)	0	25,128	21,238	end of 9
end of 10	69	1,383,576	(4,018)	1,383,576	(4,018)	0	25,932	21,914	end of 10
end of 11	70	1,429,234	(4,151)	1,429,234	(4,151)	0	26,762	22,611	end of 11
end of 12	71	1,476,399	(4,288)	1,476,399	(4,288)	0	27,618	23,330	end of 12
end of 13	72	1,525,120	(4,429)	1,525,120	(4,429)	0	28,502	24,073	end of 13
end of 14	73	1,575,449	(4,575)	1,575,449	(4,575)	0	29,414	24,838	end of 14
end of 15	74	1,627,439	(4,726)	1,627,439	(4,726)	0	30,355	25,629	end of 15
end of 16	75	1,681,144	(4,882)	1,681,144	(4,882)	0	31,326	26,444	end of 16
end of 17	76	1,736,622	(5,043)	1,736,622	(5,043)	0	32,329	27,285	end of 17
end of 18	77	1,793,930	(5,210)	1,793,930	(5,210)	0	33,363	28,154	end of 18
end of 19	78	1,853,130	(5,382)	1,853,130	(5,382)	0	34,431	29,049	end of 19
end of 20	79	1,914,283	(5,559)	1,914,283	(5,559)	700 561	35,533	29,973	end of 20
	ackgrounds ind		(83,117)		(83,117)	799,561	431,497	1,147,940	

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Percentage Withdrawal.

					YOUR C	ASE LIST SETT	NGS HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income Da	ta	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
		O Start payout from income rider			1			
Hypothetical return	3.0 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Elquidate account (in so many years)			8			
Other			Start year for X years	ŏ	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		11			
Years deferred		Annual percentage withdrawal 0.0 %			13			
Asset plan allocation		Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15 16			
Risk level	Moderate	0			17			
Account owner	~		Reset all years		18			
1. 12		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	IRA ~	O Make-up total owners RMD from one account			20			
	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider	×	O Make-up income gap based on target income			23			-
Number of months of payout in first ye					24			•
Enter manual payout	- m- *	Annual Savings						
		Annual Savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to fo	ollowing years w	hen blank

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

				R CASE LIST SETTING	35 HELP	SIGN OUT
Vanage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
IRA IRA	Structured Income Type			Income Data		
nitial account balance \$1,000,000	Income Riders	ADD INCOME	Year	Income	Variable	*
lypothetical return 3.0 %	 Start payout from income rider 	Pick year(s)	2			
		OR	3			
0.0 %	Liquidate or annuitize		4			
Iptional	Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Account description Optional account company	 Liquidate account (in so many years) 	U.V.	7			
Other		Start year for X years	°,			
ax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10			
dd money later - deferred account	Annual fixed withdrawal	Pick year(s) to remove	11			
ears deferred 0	Annual percentage withdrawal 0.0 %				-	
sset plan allocation Moderate Sel	Required minimum distribution (RMD)	Remove year to end of plan	14			
	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	16			
Moderate Moderate			17			
ccount owner v	Calculated Plan Withdrawals	Reset all years	18			
iccount type IRA V	Make-up total owners RMD from one account		20			
dd an income rider	Make-up total benef RMD from one account		21			
Based on 🧕 age 🔾 Client2 's age 🔾 Joint	Make-up income gap based on target income		23			
Select income rider View View View View View View View View	0		₹ 24			*
Number of months of payout in first year 12.0						
	Annual Savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that ente	red values WII	LL NOT roll down to follo	owing years w	hen blank

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

				ľ	OUR CASE LIST	GS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance Hypothetical return	IRA \$1,000,000 3.0] %	Structured Income Type Income Riders Start payout from income rider	ADD INCOME Pick year(6) OR	Yea 1 2 3	Income Data r Income	Variable	•
Bonus Optional Account description Optional account company Other	0.0 %	Liquidate or annuitize Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years				L
Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal Image: Annual percentage withdrawal -0.4 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	0 Pick year(s) to remove Remove year to end of plan	10 11 12 13 14 15 16			l
Account owner Account type Add an income rider	IRA v Client2's age O Joint	Calculated Plan Withdrawals O Make-up total owners RMD from one account Make-up total benef RMD from one account O Make-up income gap based on target income	Reset all years	17 18 19 20 21 22 23 23 24			•
Enter manual payout	come Rider	Annual Savings Annual fixed savings	Note that entere	d values	WILL NOT roll down to fol	owing years wh	en 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.

				YOUF	CASE LIST SETTIN	GS HELP	SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name							
Account name	IRA	Structured Income Type			Income Data		
Initial account balance	\$1,000,000	Income Riders Start payout from income rider	ADD INCOME	Year 1	Income	Variable	
Hypothetical return	3.0 %		Pick year(s)	2			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			
Account description		 Liquidate account (in so many years) 	OR				
Optional account company		0		8			
Other			Start year for X years	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal -0.4 %		13			
Asset plan allocation		O Required minimum distribution (RMD)		14			
Asset plan anocation	Moderate Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	15			
Risk level	Moderate	<u> </u>		17			
Account owner	~		Reset all years	18			
		Calculated Plan Withdrawals		19			
Account type	IRA ~	O Make-up total owners RMD from one account		20			
Add an income rider Based on age	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider		O Make-up income gap based on target income		23			_
Number of months of payout in first ye				₹ 24			>
Enter manual payout	ear 12.0						
enter manaar payour		Annual Savings					
Request Additional Rider Remove In	ncome Rider	Annual fixed savings					
Orange backgrounds indicate hy	pothetical returns		Note that enter	red values WIL	L NOT roll down to foll	owing years wi	nen blank

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

					YOUR C/	ASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	1 [†]							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income [)ata	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year	Income	Variable	*
	\$1,000,000	 Start payout from income rider 			1			
Hypothetical return	3.0 %		Pick year(s)		2			
Bonus	0.0 %	15.2 72401 B1K	OR		4			
Ontinnel		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Optional Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	10		10			
		 Annual fixed withdrawal 	Pick year(s) to remove		11 12			
Add money later - deferred account Years deferred		Annual percentage withdrawal -0.4 %	rick year(a) to remote		12			
reals defended	0	Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	incoce on years		19			
Account type	IRA ~	O Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21 22			
Based on 💿 age 🔿 (Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 		-	24			-
Number of months of payout in first ye	12.0			4				P
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ered val	ues WILL N	OT roll down to	following years w	hen 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 CA	SE LIST SE	ETTINGS H	ELP	SIGN OUT
Manage Accour	ht.								
	View / Edit Death Benefit View / Edit Actual Values					- 1			
						- t			
Account name	IRA	Structured Income Type				Income	Data		
Initial account balance	\$1,000,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income percent	Variat -0.4	le	*
Hypothetical return	3.0 %		Pick year(s)		2	percent	-0.4		
Bonus	0.0 %		OR		3 4	percent	-0.4 -0.4		
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	Ö	5	percent	-0.4		
Account description		Liquidate account (in so many years)	OR		6 7	percent	-0.4		
Optional account company				0	8	percent	-0.4		
Other			Start year for X years		9 10	percent percent	-0.4 -0.4		
Tax calculation option	Tax Income Distributions (Qualified) \checkmark	Withdrawals O Annual fixed withdrawal			11	percent	-0.4	- 1	
Add money later - deferred account			Pick year(s) to remove		12				
Years deferred	0				13 14				
Asset plan allocation	Moderate Sel	Required minimum distribution (RMD)	Remove year to end of plan		15				
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17				
Account owner	~		Reset all years		18				
Account type		Calculated Plan Withdrawals			19 20				
Account type Add an income rider	IRA ~	Make-up total owners RMD from one account			21				
Based on 💿 age 🔾	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22				
Select income rider	~	O Make-up income gap based on target income			23 24				*
Number of months of payout in first ye	ear 12.0							+	-
Enter manual payout		Annual Savings							
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings							
Orange backgrounds indicate hy			Note that enter	red va	lues WILL N	IOT roll down t	o following ye	ars when	blank

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

					YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	IRA	Structured Income Type				Income [Data	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1	percent	-0.4	
Hypothetical return	3.0 %		Pick year(s)		3	percent	-0.4	
Bonus	0.0 %		OR		4	percent	-0.4	
Octional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	percent	-0.4	
Account description			OR		6	percent	-0.4	
Optional account company		 Liquidate account (in so many years) 			8	percent	-0.4	
Dther			Start year for X years		9	percent	-0.4	
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10	percent	-0.4	
		 Annual fixed withdrawal 	Pick year(s) to remove		11 12			
Ac I money later - deferred account Ye rs deferred		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12			
rens defened.	0	Required minimum distribution (RMD)			14			
As let plan allocation	Moderate Sel		Remove year to end of plan		15			
Ri: < level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Reset di years		19			
Account type	IRA 🗸	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21			
Based on 💿 age 🔿 O	Client2 's age O Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 		0	24			*
Number of months of payout in first ye	12.0			4				•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to	following years whether the second se	nen blank

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

			1													YOUR	CASE LIST	SETTIN	IGS I	IELP	SIGN
																		PREPA	RED BY:		
																		NITIAL PLA	N DATE:		
CLIENT DASHBO	ARD STRU	JCTURED INCO	E PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET	WORTH 0	GRA	PHS	REPO	ORTS	TOOLS				VISED PLA			
Structi	ured li	ncom	e Plar	nning																	
	ancel Add A				Add Torget	dit or Add Pr	cenario Disp	low Optiona													
Edit Save C	Audio	ACCOUNT	income A		Aud Target	un or Aud Sc		ay options													
Scenario Dep	ositing Money	/ IRA with Ann	al Percenta	ge Withdraw I	Function		\sim														
			•																		
		Acco	unts 🔎																		
Planning	20 years V				1		_¥														
Horizon			IRA			Inco	mes														
Year		Account	Income	Accounts	Planned		SS	Total	Year												
2010/06	50			Total	Distribution	Wages		Income	real	_											
net return initial amount	59	3.00 % 1,000,000	IRA	1,000,000	Subtotal	Manage	Manage														
bonus %		0.00 %		1,000,000		Infl Factor	Infl Factor														
w/bonus		1,000,000	Manage	1,000,000	incomes	3.20 %	3.20 %														
end of 1	60	1,034,000	(4,000)	1,034,000	(4,000)	150,000	0	146,000	end of 1	1.1											
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 end of 6	64	1,181,960	(4,572)	1,181,960	(4,572)	170,141	0	165,569	end of 5												
end of 6 end of 7	65 66	1,222,146	(4,728) (4,889)	1,222,146 1,263,699	(4,728) (4,889)	0	22,862 23,594	18,134 18,705	end of 6 end of 7												
end of 8	67	1,203,699	(5,055)	1,306,665	(5,055)	0	23,394	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 end of 15	73 74	1,572,368 1,619,539	0	1,572,368 1,619,539	0	0	29,414 30,355	29,414 30,355	end of 14 end of 15												
end of 15 end of 16	74	1,619,539	0	1,619,539	0	0	30,355	30,355	end of 15 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	Ő	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	9											
end of 20	79	1,877,489	0	1,877,489	0	0	35,533	35,533	end of 20	D											
			(46,709)		(46,709)	799,561	431,497	1,184,348													
Orange ba	ckgrounds ind	dicate hypoth	etical returns																		

Step 25: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

LIENT DA	SHBOA	RD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH C
				DI						
tru	ctu	ired Ir	ncom	e Plar	nning					
it Sav	re Ca	ncel Add A	ccount Add	d Income	dd Inc Tax	Add Target		enario Disp	lay Options	
cenarie	Depo	siting Money	IRA with Ann	nual Percenta	ge Withdraw I	Function		\sim		
- 1			-							
- 1			Acco	unts 🤊						
lanning	2	0 years 🗸		IRA			Incor			
lorizon	_			INA .				lies	T	
Yer			Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net re u		59	3.00 %	IRA	197003198788					
nitial a n			1,000,000		1,000,000	Subtotal	Manage	Manage		
bonus w/bon			0.00 %	Manage	0 1,000,000	of account incomes	Infl Factor 3.20 %	Infl Factor 3.20 %		
end f	1	60	1,034,000	(4,000)	1,034,000	(4,000)	150,000	0.20	146.000	end of 1
end f	2	61	1,069,156	(4,136)	1,069,156	(4,136)	154,800	0	150,664	end of 2
end f	3	62	1,105,507	(4,277)	1,105,507	(4,277)	159,754	0	155,477	end of 3
	4	63	1,143,094	(4,422)	1,143,094	(4,422)	164,866	0	160,444	end of 4
	5	64	1,181,960	(4,572)	1,181,960	(4,572)	170,141	0	165,569	end of 5
end f		65	1,222,146	(4,728)	1,222,146	(4,728)	0	22,862	18,134	end of 6
end f	7	66 67	1,263,699 1,306,665	(4,889) (5,055)	1,263,699 1,306,665	(4,889) (5,055)	0	23,594 24,349	18,705 19,294	end of 7 end of 8
end f		68	1,351,091	(5,055)	1,306,665	(5,033)	0	25,128	19,294	end of 9
end c		69	1,397,028	(5,404)	1,397,028	(5,404)	0	25,932	20,527	end of 10
end c		70	1,438,939	0	1,438,939	0	0	26,762	26,762	end of 11
end of		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		73	1,572,368	0	1,572,368	0	0	29,414	29,414	end of 14
end of		74	1,619,539	0	1,619,539	0	0	30,355	30,355	end of 15
end of		75	1,668,125	0	1,668,125	0	0	31,326	31,326	end of 16
end of		76	1,718,169	0	1,718,169	0	0	32,329	32,329	end of 17
end of end of		77 78	1,769,714 1,822,805	0	1,769,714 1,822,805	0	0	33,363 34,431	33,363 34,431	end of 18 end of 19
end of		79	1,877,489	0	1,822,805	0	0	35,533	35,533	end of 20
end Of			.,077,709	(46,709)	1,017,409	(46,709)	799,561	431,497	1,184,348	510 01 20
0.	an her	linear and a state	lasta hun et		_	(.5,707)		101,477	1,104,040	
Oran	ige bac	kgrounds ind	licate nypoth	etical returns	ð					

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 CA	ASE LIST	SETTING	S HE	ELP
																		PREPARE	D BY:	
																	INIT	IAL PLAN		
LIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH 0	GRA	APHS	S R	REPORTS	ТОС	LS			SED PLAN		
			-																	
tructi	ured I	ncom	e Plar	nning																
dit Dynamic	c Mode			0																
enario Den	ositing Mone	y IRA with Ann	ual Percentar	ne Withdraw F	Function		~													
- oop	i contang thoma	,	adir ereenta	gernanan	anotion															
		Acco	unts																	
	20 years 🗸		RA			Inco														
rizon			RA			inco	mes			_										
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year											
het return	59	3.00 %	IRA	rotai	Distribution	mayes		moorne		-										
tial amount		1,000,000		1,000,000	Subtotal															
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor													
w/bonus	10	1,000,000	(1000)	1,000,000	incomes	3.20 %	3.20 %	4.44.000	1.64	_										
end of 1 end of 2	60 61	1,034,000	(4,000) (4,136)	1,034,000 1,069,156	(4,000) (4,136)	150,000 154,800	0	146,000 150,664	end of 1 end of 2											
end of 2	62	1,105,507	(4,136)	1,105,507	(4,130)	159,754	0	155,477	end of 2 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 end of 12	70 71	1,438,939 1,482,108	0	1,438,939 1,482,108	0	0	26,762 27,618	26,762 27,618	end of 11 end of 12											
end of 12 end of 13	71	1,482,108	0	1,482,108	0	0	27,618	27,618	end of 12 end of 13											
end of 14	73	1,572,368	0	1,520,571	0	0	29,414	29,414	end of 13											
end of 15	74	1,619,539	0	1,619,539	ő	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												
	and the second sec	Provent Services	etical 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
														PREPARED BY	
													INIT	TAL PLAN DATE	
CLIENT DASHBOA	ARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH	GRAPHS	REPORTS	TOOLS		SED PLAN DATE	
Structu	irod l	ncom	o Plar	nina											
Edit Save Ca	ancel Add	Account Ad	d Income A	dd Inc Tax	Add Target	Edit or Add So	enario Disp	lay Options							
<u>.</u>															
Scenario Depo	ting Mone	y IRA with Anr	nual Percenta	ge Withdraw I	Function		~								
		Acco													
Needland		ACCO	ounts			_									
Planning Horizon	2 years ∨		IRA			Inco	mes 📈								
Year	1000	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total	Year]					
net return	59	3.00 %	IRA	rotar	Distribution	Hugeo		moorne		1					
initial amount		1,000,000		1,000,000	Subtotal	Manage	Manage								
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor								
w/bonus		1,000,000	Manage	1,000,000	incomes	3.20 %	3.20 %	4.44.000		4					
end of 1 end of 2	60 61	1,034,000 1,069,156	(4,000) (4,136)	1,034,000	(4,000) (4,136)	150,000 154,800	0	146,000 150,664	end of 1 end of 2						
end of 3	62	1,105,507	(4,130)	1,105,507	(4,130)	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	1					
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	1					
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	4					
end of 16 end of 17	75 76	1,668,125 1,718,169	0	1,668,125 1,718,169	0	0	31,326 32,329	31,326 32,329	end of 16 end of 17						
end of 17 end of 18	76	1,718,169	0	1,718,169	0	0	32,329	32,329	end of 17 end of 18						
end of 18 end of 19	78	1,769,714	0	1,769,714	0	0	34,431	34,431	end of 18 end of 19						
end of 19 end of 20	79	1,877,489	0	1,877,489	0	0	35,533	35,533	end of 20						
		1,017,407	-	1,017,409		799,561	431,497	1,184,348	010 01 20						
010 01 20 1			(46,709)		(46,709)										

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
										PREPARE
										INITIAL PLAN D
CLIENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH C	RAPHS REPORTS TOOLS REVISED PLAN D
Struct	ured I	ncom	e Plar	nina						
Edit Dynamic		ncom	c i iui	innig						
Dynamic	c Mode									
Scenario Dep	ositing Mone	y IRA with Anr	nual Percentag	ge Withdraw I	Function		~			
		Acco	unts 🗡							
Planning Horizon	20 years 🗸		IRA			Inco	mes 🔊 🕅			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year	
net return	59	3.00 %	IRA	10101	5.0thouton	mageo				
initial amount		1,000,000		1,000,000	Subtotal					
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor			
w/bonus	10	1,000,000	(1000)	1,000,000	incomes	3.20 %	3.20 %		1.64	
end of 1 end of 2	60 61	1,034,000 1,069,156	(4,000) (4,136)	1,034,000 1,069,156	(4,000) (4,136)	150,000 154,800	0	146,000 150,664	end of 1 end of 2	
end of 3	62	1,105,507	(4,130)	1,105,507	(4,130)	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 end of 10	68 69	1,351,091	(5,227)	1,351,091	(5,227)	0	25,128	19,901	end of 9	
end of 10 end of 11	70	1,397,028 1,438,939	(5,404)	1,397,028	(5,404)	0	25,932 26,762	20,527	end of 10 end of 11	
end of 12	70	1,438,939	0	1,438,939	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 79	1,822,805	0	1,822,805	0	0	34,431	34,431	end of 19	
and of 20	1 /9	1,877,489	U	1,877,489		•	35,533	35,533	end of 20	
end of 20			(46,709)		(46,709)	799,561	431,497	1,184,348		

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