

Withdrawing Money from an IRA Account using the Annual Percentage Withdrawal Function

10/16/2024 5:09 pm EDT

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Money IRA Account Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA				
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		0.00 %	0		3.20 %		
		2,000,000	2,000,000				
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	2,121,800	0	2,121,800	0	30,960	end of 2
end of 3	73	2,185,454	0	2,185,454	0	31,951	end of 3
end of 4	74	2,251,018	0	2,251,018	0	32,973	end of 4
end of 5	75	2,318,548	0	2,318,548	0	34,028	end of 5
end of 6	76	2,388,104	0	2,388,104	0	35,117	end of 6
end of 7	77	2,459,747	0	2,459,747	0	36,241	end of 7
end of 8	78	2,533,540	0	2,533,540	0	37,401	end of 8
end of 9	79	2,609,546	0	2,609,546	0	38,597	end of 9
end of 10	80	2,687,832	0	2,687,832	0	39,833	end of 10
end of 11	81	2,768,467	0	2,768,467	0	41,107	end of 11
end of 12	82	2,851,521	0	2,851,521	0	42,423	end of 12
end of 13	83	2,937,066	0	2,937,066	0	43,780	end of 13
end of 14	84	3,025,178	0	3,025,178	0	45,181	end of 14
end of 15	85	3,115,934	0	3,115,934	0	46,627	end of 15
end of 16	86	3,209,412	0	3,209,412	0	48,119	end of 16
end of 17	87	3,305,694	0	3,305,694	0	49,659	end of 17
end of 18	88	3,404,864	0	3,404,864	0	51,248	end of 18
end of 19	89	3,507,010	0	3,507,010	0	52,888	end of 19
end of 20	90	3,612,220	0	3,612,220	0	54,580	end of 20
			0	0		822,712	822,712

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Account Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA				
initial amount		2,000,000	2,000,000	0	Subtotal of account incomes	Manage	
bonus % w/bonus		0.00 %	2,000,000	2,000,000	3.20 %		
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,121,800	2,121,800	0	30,960	30,960	end of 2
end of 3	73	2,185,454	2,185,454	0	31,951	31,951	end of 3
end of 4	74	2,251,018	2,251,018	0	32,973	32,973	end of 4
end of 5	75	2,318,548	2,318,548	0	34,028	34,028	end of 5
end of 6	76	2,388,104	2,388,104	0	35,117	35,117	end of 6
end of 7	77	2,459,747	2,459,747	0	36,241	36,241	end of 7
end of 8	78	2,533,540	2,533,540	0	37,401	37,401	end of 8
end of 9	79	2,609,546	2,609,546	0	38,597	38,597	end of 9
end of 10	80	2,687,832	2,687,832	0	39,833	39,833	end of 10
end of 11	81	2,768,467	2,768,467	0	41,107	41,107	end of 11
end of 12	82	2,851,521	2,851,521	0	42,423	42,423	end of 12
end of 13	83	2,937,066	2,937,066	0	43,780	43,780	end of 13
end of 14	84	3,025,178	3,025,178	0	45,181	45,181	end of 14
end of 15	85	3,115,934	3,115,934	0	46,627	46,627	end of 15
end of 16	86	3,209,412	3,209,412	0	48,119	48,119	end of 16
end of 17	87	3,305,694	3,305,694	0	49,659	49,659	end of 17
end of 18	88	3,404,864	3,404,864	0	51,248	51,248	end of 18
end of 19	89	3,507,010	3,507,010	0	52,888	52,888	end of 19
end of 20	90	3,612,220	3,612,220	0	54,580	54,580	end of 20
		0	0	0	822,712	822,712	

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: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: IRA

Add an income rider: Based on [REDACTED] age Client'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(e), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Income Data: Year 1-24, 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 4: Annual Percentage Withdraw Text Box: Type in the percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input]

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 2.5 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input]

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 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: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 2.5% Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME

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

Year	Income	Variable
1		
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 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

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

Year	Income	Variable
1		
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
6	percent	2.5
7	percent	2.5
8	percent	2.5
9	percent	2.5
10	percent	2.5
11	percent	2.5
12	percent	2.5
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 8: Save: Click on the green button Save underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

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

Year	Income	Variable
1		
2	percent	2.5
3	percent	2.5
4	percent	2.5
5	percent	2.5
6	percent	2.5
7	percent	2.5
8	percent	2.5
9	percent	2.5
10	percent	2.5
11	percent	2.5
12	percent	2.5
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 9: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Withdrawing Money IRA Account Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00%					
initial amount		2,000,000	2,000,000	0	Manage		
bonus % w/bonus		0.00%	2,000,000	2,000,000	Manage	3.20%	
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,070,300	2,070,300	51,500	30,960	end of 2	
end of 3	73	2,080,652	2,080,652	51,758	31,951	83,708	end of 3
end of 4	74	2,091,055	2,091,055	52,016	32,973	84,989	end of 4
end of 5	75	2,101,510	2,101,510	52,276	34,028	86,305	end of 5
end of 6	76	2,112,018	2,112,018	52,538	35,117	87,655	end of 6
end of 7	77	2,122,578	2,122,578	52,800	36,241	89,041	end of 7
end of 8	78	2,133,190	2,133,190	53,064	37,401	90,465	end of 8
end of 9	79	2,143,856	2,143,856	53,330	38,597	91,927	end of 9
end of 10	80	2,154,576	2,154,576	53,596	39,833	93,429	end of 10
end of 11	81	2,165,348	2,165,348	53,864	41,107	94,972	end of 11
end of 12	82	2,176,175	2,176,175	54,134	42,423	96,556	end of 12
end of 13	83	2,241,460	2,241,460	0	43,780	43,780	end of 13
end of 14	84	2,308,704	2,308,704	0	45,181	45,181	end of 14
end of 15	85	2,377,965	2,377,965	0	46,627	46,627	end of 15
end of 16	86	2,449,304	2,449,304	0	48,119	48,119	end of 16
end of 17	87	2,522,783	2,522,783	0	49,659	49,659	end of 17
end of 18	88	2,598,466	2,598,466	0	51,248	51,248	end of 18
end of 19	89	2,676,420	2,676,420	0	52,888	52,888	end of 19
end of 20	90	2,756,713	2,756,713	0	54,580	54,580	end of 20
		580,877	580,877	822,712	1,403,590		

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: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

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		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

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		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
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: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2 %

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [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 2 %

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 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: 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

Income Data		
Year	Income	Variable
1		
2	percent	2.0
3	percent	2.0
4	percent	2.0
5	percent	2.0
6	percent	2.0
7	percent	2.0
8	percent	2.0
9	percent	2.0
10	percent	2.0
11	percent	2.0
12	percent	2.0
13	percent	2.0
14	percent	2.0
15	percent	2.0
16	percent	2.0
17	percent	2.0
18	percent	2.0
19	percent	2.0
20	percent	2.0
21	percent	2.0
22	percent	2.0
23	percent	2.0
24	percent	2.0

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional:

- Account description
- Optional account company
- Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [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

Income Data		
Year	Income	Variable
1		
2	percent	2.0
3	percent	2.0
4	percent	2.0
5	percent	2.0
6	percent	2.0
7	percent	2.0
8	percent	2.0
9	percent	2.0
10	percent	2.0
11	percent	2.0
12	percent	2.0
13	percent	2.0
14	percent	2.0
15	percent	2.0
16	percent	2.0
17	percent	2.0
18	percent	2.0
19	percent	2.0
20	percent	2.0
21	percent	2.0
22	percent	2.0
23	percent	2.0
24	percent	2.0

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 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

Scenario:

Planning Horizon:

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA				
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Manage		
bonus %		0.00 %			Infl Factor	3.20 %	
w/bonus		2,000,000	2,000,000				
end of 1	71	2,060,000	2,060,000	0	30,000	30,000	end of 1
end of 2	72	2,080,600	2,080,600	41,200	30,960	72,160	end of 2
end of 3	73	2,101,406	2,101,406	41,612	31,951	73,563	end of 3
end of 4	74	2,122,420	2,122,420	42,028	32,973	75,001	end of 4
end of 5	75	2,143,644	2,143,644	42,448	34,028	76,477	end of 5
end of 6	76	2,165,080	2,165,080	42,873	35,117	77,990	end of 6
end of 7	77	2,186,731	2,186,731	43,302	36,241	79,543	end of 7
end of 8	78	2,208,598	2,208,598	43,735	37,401	81,135	end of 8
end of 9	79	2,230,684	2,230,684	44,172	38,597	82,769	end of 9
end of 10	80	2,252,991	2,252,991	44,614	39,833	84,446	end of 10
end of 11	81	2,275,521	2,275,521	45,060	41,107	86,167	end of 11
end of 12	82	2,298,276	2,298,276	45,510	42,423	87,933	end of 12
end of 13	83	2,321,259	2,321,259	45,966	43,780	89,746	end of 13
end of 14	84	2,344,471	2,344,471	46,425	45,181	91,606	end of 14
end of 15	85	2,367,916	2,367,916	46,889	46,627	93,516	end of 15
end of 16	86	2,391,595	2,391,595	47,358	48,119	95,477	end of 16
end of 17	87	2,415,511	2,415,511	47,832	49,659	97,491	end of 17
end of 18	88	2,439,666	2,439,666	48,310	51,248	99,558	end of 18
end of 19	89	2,464,062	2,464,062	48,793	52,888	101,681	end of 19
end of 20	90	2,488,703	2,488,703	49,281	54,580	103,861	end of 20
		857,409		857,409	822,712	1,680,121	

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

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:

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:

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

OR

OR

Income Data

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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input] 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
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 19: Income Data: Within the Income data table click on the Year text box that you would like to select.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal [input] Annual percentage withdrawal 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 [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input] 0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
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 20: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in the how many years you would like the monetary amount to be distributed.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 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

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 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

11

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 Start Year for X Years button, the term "percent" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: []

Account type: IRA

Add an income rider

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2	percent	3.0
3	percent	3.0
4	percent	3.0
5	percent	3.0
6	percent	3.0
7	percent	3.0
8	percent	3.0
9	percent	3.0
10	percent	3.0
11	percent	3.0
12	percent	3.0
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: []

Account type: IRA

Add an income rider

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

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2	percent	3.0
3	percent	3.0
4	percent	3.0
5	percent	3.0
6	percent	3.0
7	percent	3.0
8	percent	3.0
9	percent	3.0
10	percent	3.0
11	percent	3.0
12	percent	3.0
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

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	SS	Total Income	Year
net return	70	3.00 %	IRA				
initial amount	2,000,000	IRA	2,000,000	Subtotal of account incomes	Manage		
bonus %	0.00 %		0		Infl Factor	3.20 %	
w/bonus	2,000,000	Manage	2,000,000				
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	end of 20
		679,800		679,800		822,712	1,502,512

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

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

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

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	SS	Total Income	Year
net return	70	3.00 %	IRA				
initial amount	2,000,000	IRA	2,000,000	Subtotal of account incomes	Manage		
bonus %	0.00 %		0		Infl Factor	3.20 %	
w/bonus	2,000,000	Manage	2,000,000				
end of 1	71	2,060,000	0	2,060,000	0	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	end of 20
		679,800		679,800		822,712	1,502,512

Orange backgrounds indicate hypothetical returns

Step 26: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Money IRA Account Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	2,000,000	0	Subtotal of account incomes	
initial amount		2,000,000				Infl Factor	
bonus %		0.00 %				3.20 %	
w/bonus		2,000,000					
end of 1	71	2,060,000	61,800	2,060,000	61,800	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	end of 20
		679,800		679,800		822,712	1,502,512

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: Withdrawing Money IRA Account Annual Percentage Withdrawal Function

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	2,000,000	0	Subtotal of account incomes	
initial amount		2,000,000				Manage	
bonus %		0.00 %				Infl Factor	
w/bonus		2,000,000				3.20 %	
end of 1	71	2,060,000	61,800	2,060,000	61,800	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	end of 20
		679,800		679,800		822,712	1,502,512

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario:

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	2,000,000	0		
initial amount		2,000,000		2,000,000	0		
bonus % w/bonus		0.00 %		2,000,000	0		
		2,000,000		2,000,000	0		
end of 1	71	2,060,000	61,800	2,060,000	61,800	30,000	end of 1
end of 2	72	2,060,000	61,800	2,060,000	61,800	30,960	end of 2
end of 3	73	2,060,000	61,800	2,060,000	61,800	31,951	end of 3
end of 4	74	2,060,000	61,800	2,060,000	61,800	32,973	end of 4
end of 5	75	2,060,000	61,800	2,060,000	61,800	34,028	end of 5
end of 6	76	2,060,000	61,800	2,060,000	61,800	35,117	end of 6
end of 7	77	2,060,000	61,800	2,060,000	61,800	36,241	end of 7
end of 8	78	2,060,000	61,800	2,060,000	61,800	37,401	end of 8
end of 9	79	2,060,000	61,800	2,060,000	61,800	38,597	end of 9
end of 10	80	2,060,000	61,800	2,060,000	61,800	39,833	end of 10
end of 11	81	2,060,000	61,800	2,060,000	61,800	41,107	end of 11
end of 12	82	2,060,000	61,800	2,060,000	61,800	42,423	end of 12
end of 13	83	2,121,800	0	2,121,800	0	43,780	end of 13
end of 14	84	2,185,454	0	2,185,454	0	45,181	end of 14
end of 15	85	2,251,018	0	2,251,018	0	46,627	end of 15
end of 16	86	2,318,548	0	2,318,548	0	48,119	end of 16
end of 17	87	2,388,104	0	2,388,104	0	49,659	end of 17
end of 18	88	2,459,747	0	2,459,747	0	51,248	end of 18
end of 19	89	2,533,540	0	2,533,540	0	52,888	end of 19
end of 20	90	2,609,546	0	2,609,546	0	54,580	end of 20
		679,800		679,800	822,712	1,502,512	

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