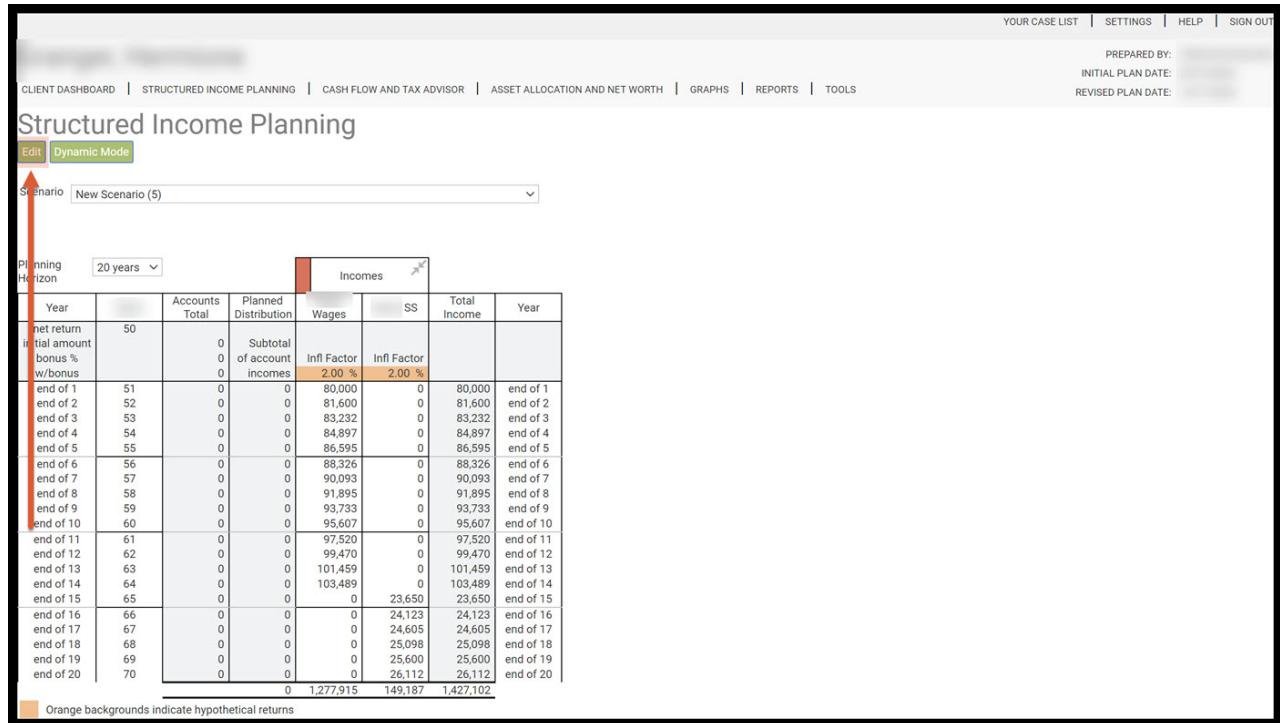


Creating a 401(k) Account From the Structured Income Planning Page

01/12/2026 10:28 am EST

From the Structured Income Planning page, you have the capacity to add many different forms of accounts to the structured income plan. Below is a step-by-step guide for creating an 401(k) account from the structured income planning page.

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



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the navigation, the subheading 'Structured Income Planning' is followed by 'Edit' and 'Dynamic Mode' buttons. A dropdown menu shows 'Scenario: New Scenario (5)'. The main area is a table titled 'Incomes' with columns: 'Year', 'Accounts Total', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The table shows data from year 50 to 70, with orange backgrounds for years 51-55 and 66-70, indicating hypothetical returns. The table includes subtotals for each year and a final row with totals: 0, 1,277,915, 149,187, 1,427,102.

Step 2: Add Account: Click on the green Add Account 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 | New Scenario (5)

Planning Horizon 20 years

Incomes

| Year | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
|-----------------|----------------|----------------------|---------|-----------|--------------|-----------|
| net return | 0 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| initial amount | 0 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| bonus % w/bonus | 0 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 1 | 51 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 2 | 52 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 3 | 53 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 4 | 54 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 5 | 55 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 6 | 56 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 7 | 57 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 8 | 58 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 9 | 59 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 10 | 60 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 11 | 61 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 12 | 62 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 13 | 63 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 14 | 64 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 15 | 65 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 16 | 66 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 17 | 67 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | 0 | 1,277,915 | 149,187 | 1,427,102 | | |

Orange backgrounds indicate hypothetical returns

Step 3: Account Name: Filter in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
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| 22 | | |
| 23 | | |
| 24 | | |

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Reset all years

Annual Savings

Annual fixed savings

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

Orange backgrounds indicate hypothetical returns

Step 4: Initial Account Balance: Filter in the monetary amount into the Initial account balance text box. Putting in a comma is optional; SIPS recognizes both formats.

Manage Account

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

| | | | |
|---|--------------------------------------|--|---|
| Account name | 401(k) | Structured Income Type | Income Data |
| Initial account balance | 500,000 | Income Riders | Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 |
| Hypothetical return | 0.0 % | <input type="radio"/> Start payout from income rider | ADD INCOME |
| Bonus | 0.0 % | <input type="radio"/> Annuitize (for years certain) 1.0 % | Pick year(s) |
| Optional | | <input type="radio"/> Liquidate account (in so many years) | OR |
| Account description | | <input type="radio"/> Withdrawals | Start year for rest of plan |
| Optional account company | | <input type="radio"/> Annual fixed withdrawal | OR |
| Other | | <input type="radio"/> Annual percentage withdrawal 0.0 % | Start year for X years |
| Tax calculation option | Tax Income Distributions (Qualified) | <input type="radio"/> Required minimum distribution (RMD) | Pick year(s) to remove |
| Add money later - deferred account | | <input type="radio"/> Beneficial IRA RMD (based on beneficiaries life) | Remove year to end of plan |
| Years deferred | 0 | | Reset all years |
| Asset plan allocation | none | | |
| Risk level | | | |
| Account owner | | | |
| Account type | NQ | | |
| Add an income rider | | | |
| Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint | | | |
| Select income rider | | | |
| Number of months of payout in first year | 12.0 | | |
| Enter manual payout | <input type="checkbox"/> | | |
| Request Additional Rider Remove Income Rider | | Annual Savings | |
| | | <input type="radio"/> Annual fixed savings | |

Orange backgrounds indicate hypothetical returns

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

Step 5: Hypothetical Return: Enter in the numeric hypothetical return. If there is not hypothetical return this box can be left at the default amount of zero.

Manage Account

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

| | | | |
|---|--------------------------------------|--|---|
| Account name | 401(k) | Structured Income Type | Income Data |
| Initial account balance | 500,000 | Income Riders | Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 |
| Hypothetical return | 0.0 % | <input type="radio"/> Start payout from income rider | ADD INCOME |
| Bonus | 0.0 % | <input type="radio"/> Annuitize (for years certain) 1.0 % | Pick year(s) |
| Optional | | <input type="radio"/> Liquidate account (in so many years) | OR |
| Account description | | <input type="radio"/> Withdrawals | Start year for rest of plan |
| Optional account company | | <input type="radio"/> Annual fixed withdrawal | OR |
| Other | | <input type="radio"/> Annual percentage withdrawal 0.0 % | Start year for X years |
| Tax calculation option | Tax Income Distributions (Qualified) | <input type="radio"/> Required minimum distribution (RMD) | Pick year(s) to remove |
| Add money later - deferred account | | <input type="radio"/> Beneficial IRA RMD (based on beneficiaries life) | Remove year to end of plan |
| Years deferred | 0 | | Reset all years |
| Asset plan allocation | none | | |
| Risk level | | | |
| Account owner | | | |
| Account type | NQ | | |
| Add an income rider | | | |
| Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint | | | |
| Select income rider | | | |
| Number of months of payout in first year | 12.0 | | |
| Enter manual payout | <input type="checkbox"/> | | |
| Request Additional Rider Remove Income Rider | | Annual Savings | |
| | | <input type="radio"/> Annual fixed savings | |

Orange backgrounds indicate hypothetical returns

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

Step 6: Bonus: If the account has a bonus percentage on it, enter the numeric amount in the text box next to Bonus. If there is no bonus this text box can be left blank.

Manage Account

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

| | |
|--|--|
| Account name | 401(k) |
| Initial account balance | 500,000 |
| Hypothetical return | 4 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Tax Income Distributions (Qualified) |
| Add money later - deferred account | <input type="checkbox"/> |
| Years deferred | 0 |
| Asset plan allocation | none |
| Risk level | |
| Account owner | |
| Account type | NQ |
| Add an income rider | |
| Based on | <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout | <input type="checkbox"/> |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

[Pick year\(s\)](#) OR [Start year for rest of plan](#)

[Start year for X years](#) 0 [Pick year\(s\) to remove](#)

[Remove year to end of plan](#) [Reset all years](#)

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
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| 24 | | |

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 7: Tax Calculation Option: Click on the down carrot arrow in the text box. Select which tax option correlates with the account.

Manage Account

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

| | |
|--|--|
| Account name | 401(k) |
| Initial account balance | 500,000 |
| Hypothetical return | 4 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Tax Income Distributions (Qualified) <input type="button" value="▼"/> |
| Add money later - deferred account | <input type="checkbox"/> |
| Years deferred | 0 |
| Asset plan allocation | none |
| Risk level | |
| Account owner | |
| Account type | NQ |
| Add an income rider | |
| Based on | <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout | <input type="checkbox"/> |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

ADD INCOME

[Pick year\(s\)](#) OR [Start year for rest of plan](#)

[Start year for X years](#) 0 [Pick year\(s\) to remove](#)

[Remove year to end of plan](#) [Reset all years](#)

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
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| 23 | | |
| 24 | | |

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 8: Asset Plan Allocation: Click on the green Sel button and select which asset location correlates with the account. Once you pick the asset location the text box underneath in the risk level will automatically change to correlate to the asset plan allocation.

Manage Account

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

| | |
|---|--------------------------|
| Account name | 401(k) |
| Initial account balance | \$500,000 |
| Hypothetical return | 4.0 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Do not Tax (Roth) |
| Add money later - deferred account | <input type="checkbox"/> |
| Years deferred | 0 |
| Asset plan allocation | none |
| Risk level | n/a |
| Account owner | |
| Account type | NQ |
| Add an income rider | |
| Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint | |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout <input type="checkbox"/> | |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

[Pick year\(s\)](#)
OR

Liquidate or annuitize

Annuitize (for years certain) %

[Start year for rest of plan](#)
OR

Liquidate account (in so many years)

[Start year for X years](#)

Withdrawals

Annual fixed withdrawal

[Pick year\(s\) to remove](#)

Annual percentage withdrawal %

[Remove year to end of plan](#)

Required minimum distribution (RMD)

[Reset all years](#)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

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

Step 9: Account Owner: Click on the down carrot arrow and select which owner.

Manage Account

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

| | |
|---|----------------------------------|
| Account name | 401(k) |
| Initial account balance | \$500,000 |
| Hypothetical return | 4.0 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Do not Tax (Roth) |
| Add money later - deferred account | <input type="checkbox"/> |
| Years deferred | 0 |
| Asset plan allocation | Moderate |
| Risk level | Moderate |
| Account owner | <input type="button" value="▼"/> |
| Account type | NQ |
| Add an income rider | |
| Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint | |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout <input type="checkbox"/> | |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

[Pick year\(s\)](#)
OR

Liquidate or annuitize

Annuitize (for years certain) %

[Start year for rest of plan](#)
OR

Liquidate account (in so many years)

[Start year for X years](#)

Withdrawals

Annual fixed withdrawal

[Pick year\(s\) to remove](#)

Annual percentage withdrawal %

[Remove year to end of plan](#)

Required minimum distribution (RMD)

[Reset all years](#)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
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Note that entered values WILL NOT roll down to following years when blank

Step 10: Account Type: Click on the dropdown carrot arrow and select what type of account you are filtering in.

Manage Account

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

| | |
|--|--|
| Account name | 401(k) |
| Initial account balance | \$500,000 |
| Hypothetical return | 4.0 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Do not Tax (Roth) |
| Add money later - deferred account | <input type="checkbox"/> 0 |
| Asset plan allocation | Moderate |
| Risk level | Moderate |
| Account owner | |
| Account type | NQ |
| Add an income rider | |
| Based on | <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout | <input type="checkbox"/> |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

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)

ADD INCOME

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

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
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| 22 | | |
| 23 | | |
| 24 | | |

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 11: Add an Income Rider, Based On: Click on which radio button this account correlates with.

Manage Account

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

| | |
|--|--|
| Account name | 401(k) |
| Initial account balance | \$500,000 |
| Hypothetical return | 4.0 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Do not Tax (Roth) |
| Add money later - deferred account | <input type="checkbox"/> 0 |
| Asset plan allocation | Moderate |
| Risk level | Moderate |
| Account owner | |
| Account type | 401k |
| Add an income rider | |
| Based on | <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout | <input type="checkbox"/> |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

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)

ADD INCOME

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

Income Data

| Year | Income | Variable |
|------|--------|----------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
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| 22 | | |
| 23 | | |
| 24 | | |

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 12: Save: Click on the green Save button underneath the Manage Account Subheading.

Manage Account

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

| | |
|--|--|
| Acct name | 401(k) |
| Initial account balance | \$500,000 |
| Hypothetical return | 4.0 % |
| Bonus | 0.0 % |
| Optional | |
| Account description | |
| Optional account company | |
| Other | |
| Tax calculation option | Do not Tax (Roth) |
| Add money later - deferred account | <input type="checkbox"/> |
| Years deferred | 0 |
| Asset plan allocation | Moderate |
| Risk level | Moderate |
| Account owner | |
| Account type | 401k |
| Add an income rider | |
| Based on | <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint |
| Select income rider | |
| Number of months of payout in first year | 12.0 |
| Enter manual payout <input type="checkbox"/> | |
| Request Additional Rider Remove Income Rider | |
| Orange backgrounds indicate hypothetical returns | |

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

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 | | |
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| 22 | | |
| 23 | | |
| 24 | | |

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 13: Manage: To make any editing changes to the account, click on the green manage button located in the income column of the account. This will take you back to the manage account page.

STRUCTURED INCOME PLANNING

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 New Scenario (5)

Planning Horizon 20 years

| Year | Account | Income | Accounts | | Incomes | | Total Income | Year |
|------------------------|-----------|--------|----------------|-----------------------------|-------------|-------------|--------------|-----------|
| | | | Accounts Total | Planned Distribution | Wages | SS | | |
| net return 50 | 4.00 % | IRA | 500,000 | Subtotal of account incomes | Manage | Manage | 80,000 | |
| initial amount 500,000 | 0.00 % | | 0 | 2.00 % | Infl Factor | Infl Factor | 80,000 | end of 1 |
| w/bonus 500,000 | | | 500,000 | | | | 80,000 | |
| end of 1 51 | 520,000 | 0 | 520,000 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| end of 2 52 | 540,800 | 0 | 540,800 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| end of 3 53 | 562,432 | 0 | 562,432 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 4 54 | 584,929 | 0 | 584,929 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 5 55 | 608,326 | 0 | 608,326 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 6 56 | 632,659 | 0 | 632,659 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 7 57 | 657,966 | 0 | 657,966 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 8 58 | 684,284 | 0 | 684,284 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 9 59 | 711,656 | 0 | 711,656 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 10 60 | 740,122 | 0 | 740,122 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 11 61 | 769,727 | 0 | 769,727 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 12 62 | 800,516 | 0 | 800,516 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 13 63 | 832,536 | 0 | 832,536 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 14 64 | 865,838 | 0 | 865,838 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 15 65 | 900,471 | 0 | 900,471 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 16 66 | 936,490 | 0 | 936,490 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 17 67 | 973,950 | 0 | 973,950 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 18 68 | 1,012,908 | 0 | 1,012,908 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 19 69 | 1,053,424 | 0 | 1,053,424 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 20 70 | 1,095,561 | 0 | 1,095,561 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | | 0 | 0 | 1,277,915 | 149,187 | 1,427,102 | | |

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: New Scenario (5)

Planning Horizon: 20 years

| | | Accounts | | Incomes | | | | | |
|----------------|----|-----------|--------|----------------|-----------------------------|-------------|-------------|--------------|-----------|
| Year | | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
| net return | 50 | 4.00 % | IRA | 500,000 | Subtotal of account incomes | Manage | Manage | | |
| initial amount | | 500,000 | | 0 | | Infl Factor | Infl Factor | | |
| bonus % | | 0.00 % | | 500,000 | | 2.00 % | 2.00 % | | |
| w/bonus | | | | | | | | | |
| end of 1 | 51 | 520,000 | 0 | 520,000 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| end of 2 | 52 | 540,800 | 0 | 540,800 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| end of 3 | 53 | 562,432 | 0 | 562,432 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 4 | 54 | 584,929 | 0 | 584,929 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 5 | 55 | 608,326 | 0 | 608,326 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 6 | 56 | 632,659 | 0 | 632,659 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 7 | 57 | 657,966 | 0 | 657,966 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 8 | 58 | 684,284 | 0 | 684,284 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 9 | 59 | 711,656 | 0 | 711,656 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 10 | 60 | 740,122 | 0 | 740,122 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 11 | 61 | 769,727 | 0 | 769,727 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 12 | 62 | 800,516 | 0 | 800,516 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 13 | 63 | 832,536 | 0 | 832,536 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 14 | 64 | 865,838 | 0 | 865,838 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 15 | 65 | 900,471 | 0 | 900,471 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 16 | 66 | 936,490 | 0 | 936,490 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 17 | 67 | 973,950 | 0 | 973,950 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 18 | 68 | 1,012,908 | 0 | 1,012,908 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 19 | 69 | 1,053,424 | 0 | 1,053,424 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 20 | 70 | 1,095,561 | 0 | 1,095,561 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | | | | 0 | | 0 | 1,277,915 | 149,187 | 1,427,102 |

Orange backgrounds indicate hypothetical returns

Step 15: 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: New Scenario (5)

Planning Horizon: 20 years

| | | Accounts | | Incomes | | | | | |
|----------------|----|-----------|--------|----------------|-----------------------------|-------------|-------------|--------------|-----------|
| Year | | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
| net return | 50 | 4.00 % | IRA | 500,000 | Subtotal of account incomes | Infl Factor | Infl Factor | | |
| initial amount | | 500,000 | | 0 | | 2.00 % | 2.00 % | | |
| bonus % | | 0.00 % | | 500,000 | | | | | |
| w/bonus | | | | | | | | | |
| end of 1 | 51 | 520,000 | 0 | 520,000 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| end of 2 | 52 | 540,800 | 0 | 540,800 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| end of 3 | 53 | 562,432 | 0 | 562,432 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 4 | 54 | 584,929 | 0 | 584,929 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 5 | 55 | 608,326 | 0 | 608,326 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 6 | 56 | 632,659 | 0 | 632,659 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 7 | 57 | 657,966 | 0 | 657,966 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 8 | 58 | 684,284 | 0 | 684,284 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 9 | 59 | 711,656 | 0 | 711,656 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 10 | 60 | 740,122 | 0 | 740,122 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 11 | 61 | 769,727 | 0 | 769,727 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 12 | 62 | 800,516 | 0 | 800,516 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 13 | 63 | 832,536 | 0 | 832,536 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 14 | 64 | 865,838 | 0 | 865,838 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 15 | 65 | 900,471 | 0 | 900,471 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 16 | 66 | 936,490 | 0 | 936,490 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 17 | 67 | 973,950 | 0 | 973,950 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 18 | 68 | 1,012,908 | 0 | 1,012,908 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 19 | 69 | 1,053,424 | 0 | 1,053,424 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 20 | 70 | 1,095,561 | 0 | 1,095,561 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | | | | 0 | | 0 | 1,277,915 | 149,187 | 1,427,102 |

Orange backgrounds indicate hypothetical returns

Step 16: 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 | New Scenario (5)

Planning Horizon 2 years Accounts Incomes

| Year | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
|-----------------|--------------|--------|----------------|-----------------------------|---------------------------|---------------------------|--------------|-----------|
| net return | 50 4.00 % | IRA | 500,000 | Subtotal of account incomes | Manage Infl Factor 2.00 % | Manage Infl Factor 2.00 % | | |
| initial amount | 500,000 | | 0 | | | | | |
| bonus % w/bonus | 0.00 % | | 500,000 | | | | | |
| | Manage | | | | | | | |
| end of 1 | 51 520,000 | 0 | 520,000 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| end of 2 | 52 540,800 | 0 | 540,800 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| end of 3 | 53 562,432 | 0 | 562,432 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 4 | 54 584,929 | 0 | 584,929 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 5 | 55 608,326 | 0 | 608,326 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 6 | 56 632,659 | 0 | 632,659 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 7 | 57 657,966 | 0 | 657,966 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 8 | 58 684,284 | 0 | 684,284 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 9 | 59 711,656 | 0 | 711,656 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 10 | 60 740,122 | 0 | 740,122 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 11 | 61 769,727 | 0 | 769,727 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 12 | 62 800,516 | 0 | 800,516 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 13 | 63 832,536 | 0 | 832,536 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 14 | 64 865,838 | 0 | 865,838 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 15 | 65 900,471 | 0 | 900,471 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 16 | 66 936,490 | 0 | 936,490 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 17 | 67 973,950 | 0 | 973,950 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 18 | 68 1,012,908 | 0 | 1,012,908 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 19 | 69 1,053,424 | 0 | 1,053,424 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 20 | 70 1,095,561 | 0 | 1,095,561 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | 0 | | 0 | | 1,277,915 | 149,187 | 1,427,102 | |

Orange backgrounds indicate hypothetical returns

Step 17: 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 | New Scenario (5)

Planning Horizon 20 years Accounts Incomes

| Year | Account | Income | Accounts Total | Planned Distribution | Wages | SS | Total Income | Year |
|-----------------|--------------|--------|----------------|-----------------------------|--------------------|--------------------|--------------|-----------|
| net return | 50 4.00 % | IRA | 500,000 | Subtotal of account incomes | Infl Factor 2.00 % | Infl Factor 2.00 % | | |
| initial amount | 500,000 | | 0 | | | | | |
| bonus % w/bonus | 0.00 % | | 500,000 | | | | | |
| | Manage | | | | | | | |
| end of 1 | 51 520,000 | 0 | 520,000 | 0 | 80,000 | 0 | 80,000 | end of 1 |
| end of 2 | 52 540,800 | 0 | 540,800 | 0 | 81,600 | 0 | 81,600 | end of 2 |
| end of 3 | 53 562,432 | 0 | 562,432 | 0 | 83,232 | 0 | 83,232 | end of 3 |
| end of 4 | 54 584,929 | 0 | 584,929 | 0 | 84,897 | 0 | 84,897 | end of 4 |
| end of 5 | 55 608,326 | 0 | 608,326 | 0 | 86,595 | 0 | 86,595 | end of 5 |
| end of 6 | 56 632,659 | 0 | 632,659 | 0 | 88,326 | 0 | 88,326 | end of 6 |
| end of 7 | 57 657,966 | 0 | 657,966 | 0 | 90,093 | 0 | 90,093 | end of 7 |
| end of 8 | 58 684,284 | 0 | 684,284 | 0 | 91,895 | 0 | 91,895 | end of 8 |
| end of 9 | 59 711,656 | 0 | 711,656 | 0 | 93,733 | 0 | 93,733 | end of 9 |
| end of 10 | 60 740,122 | 0 | 740,122 | 0 | 95,607 | 0 | 95,607 | end of 10 |
| end of 11 | 61 769,727 | 0 | 769,727 | 0 | 97,520 | 0 | 97,520 | end of 11 |
| end of 12 | 62 800,516 | 0 | 800,516 | 0 | 99,470 | 0 | 99,470 | end of 12 |
| end of 13 | 63 832,536 | 0 | 832,536 | 0 | 101,459 | 0 | 101,459 | end of 13 |
| end of 14 | 64 865,838 | 0 | 865,838 | 0 | 103,489 | 0 | 103,489 | end of 14 |
| end of 15 | 65 900,471 | 0 | 900,471 | 0 | 0 | 23,650 | 23,650 | end of 15 |
| end of 16 | 66 936,490 | 0 | 936,490 | 0 | 0 | 24,123 | 24,123 | end of 16 |
| end of 17 | 67 973,950 | 0 | 973,950 | 0 | 0 | 24,605 | 24,605 | end of 17 |
| end of 18 | 68 1,012,908 | 0 | 1,012,908 | 0 | 0 | 25,098 | 25,098 | end of 18 |
| end of 19 | 69 1,053,424 | 0 | 1,053,424 | 0 | 0 | 25,600 | 25,600 | end of 19 |
| end of 20 | 70 1,095,561 | 0 | 1,095,561 | 0 | 0 | 26,112 | 26,112 | end of 20 |
| | 0 | | 0 | | 1,277,915 | 149,187 | 1,427,102 | |

Orange backgrounds indicate hypothetical returns

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