

# Depositing into a 401(k) Account Using the Annual Fixed Withdrawal Function

11/08/2024 1:19 pm EST

There are different ways to show deposits into a 401(k) account. Below is the step-by-step guideline for adding a deposit into a 401(k) account using the annual fixed 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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
Initial amount	500,000	IRA	500,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %		
end of 1	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	900,471	0	900,471	0	105,558	0	105,558	end of 15
end of 16	936,490	0	936,490	0	107,669	0	107,669	end of 16
end of 17	973,950	0	973,950	0	109,823	0	109,823	end of 17
end of 18	1,012,908	0	1,012,908	0	0	31,275	31,275	end of 18
end of 19	1,053,424	0	1,053,424	0	0	31,900	31,900	end of 19
end of 20	1,095,561	0	1,095,561	0	0	32,539	32,539	end of 20
		0	0	0	1,600,966	95,714	1,696,680	

Orange backgrounds indicate hypothetical returns

Step 2: Manage: Click on the green manage button within the column for the 401(k) account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	4.00 %	IRA	500,000	0	Subtotal of account incomes	0	
initial amount	500,000	0.00 %		500,000	0	Managed	0	
bonus %	500,000	0.00 %		500,000	0	Managed	0	
w/bonus	500,000	0.00 %		500,000	0	2.00 %	0	
end of 1	51	520,000	0	520,000	0	80,000	0	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	end of 14
end of 15	65	900,471	0	900,471	0	105,558	0	end of 15
end of 16	66	936,490	0	936,490	0	107,669	0	end of 16
end of 17	67	973,950	0	973,950	0	109,823	0	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	31,275	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	31,900	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	32,539	end of 20
		0	0	0	0	1,600,966	95,714	1,696,680

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 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:  Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: 401k

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

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

Income Data: Year 1-24, Income, Variable

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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  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 [input]

### ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

### Income Data

Year	Income	Variable
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: 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 -7,500  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 [input]

### ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years [input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

### Income Data

Year	Income	Variable
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: 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: 401k

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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 -7,500

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		
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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 "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: 401k

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

Select income rider: [Redacted]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

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	fixed	-7,500
2	fixed	-7,500
3	fixed	-7,500
4	fixed	-7,500
5	fixed	-7,500
6	fixed	-7,500
7	fixed	-7,500
8	fixed	-7,500
9	fixed	-7,500
10	fixed	-7,500
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 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: 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)

Account money later - deferred account: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1	fixed	-7,500
2	fixed	-7,500
3	fixed	-7,500
4	fixed	-7,500
5	fixed	-7,500
6	fixed	-7,500
7	fixed	-7,500
8	fixed	-7,500
9	fixed	-7,500
10	fixed	-7,500
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 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: [input]  
INITIAL PLAN DATE: [input]  
REVISED PLAN DATE: [input]

## Structured Income Planning

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

Scenario: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	4.00%	IRA	500,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount	500,000		500,000					
bonus % w/bonus	0.00%		0					
	500,000		500,000		2.00%	2.00%		
end of 1	51	527,500 (7,500)	527,500 (7,500)	80,000 (7,500)	0	0	72,500	end of 1
end of 2	52	556,100 (7,500)	556,100 (7,500)	81,600 (7,500)	0	0	74,100	end of 2
end of 3	53	585,844 (7,500)	585,844 (7,500)	83,232 (7,500)	0	0	75,732	end of 3
end of 4	54	616,778 (7,500)	616,778 (7,500)	84,897 (7,500)	0	0	77,397	end of 4
end of 5	55	648,949 (7,500)	648,949 (7,500)	86,595 (7,500)	0	0	79,095	end of 5
end of 6	56	682,407 (7,500)	682,407 (7,500)	88,326 (7,500)	0	0	80,826	end of 6
end of 7	57	717,203 (7,500)	717,203 (7,500)	90,093 (7,500)	0	0	82,593	end of 7
end of 8	58	753,391 (7,500)	753,391 (7,500)	91,895 (7,500)	0	0	84,395	end of 8
end of 9	59	791,027 (7,500)	791,027 (7,500)	93,733 (7,500)	0	0	86,233	end of 9
end of 10	60	830,168 (7,500)	830,168 (7,500)	95,607 (7,500)	0	0	88,107	end of 10
end of 11	61	863,374 0	863,374 0	97,520 0	0	0	97,520	end of 11
end of 12	62	897,909 0	897,909 0	99,470 0	0	0	99,470	end of 12
end of 13	63	933,826 0	933,826 0	101,459 0	0	0	101,459	end of 13
end of 14	64	971,179 0	971,179 0	103,489 0	0	0	103,489	end of 14
end of 15	65	1,010,026 0	1,010,026 0	105,558 0	0	0	105,558	end of 15
end of 16	66	1,050,427 0	1,050,427 0	107,669 0	0	0	107,669	end of 16
end of 17	67	1,092,444 0	1,092,444 0	109,823 0	0	0	109,823	end of 17
end of 18	68	1,136,142 0	1,136,142 0	0 0	31,275	31,275	31,275	end of 18
end of 19	69	1,181,587 0	1,181,587 0	0 0	31,900	31,900	31,900	end of 19
end of 20	70	1,228,851 0	1,228,851 0	0 0	32,539	32,539	32,539	end of 20
		(75,000)	(75,000)	1,600,966	95,714	1,621,680		

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

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

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 11: Annual Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

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

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 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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Dropdown]

Account type: 401k

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: [Input]

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 -5,000  Annual percentage withdrawal 0.0 %  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [Input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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		

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Dropdown]

Account type: 401k

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: [Input]

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 -5,000  Annual percentage withdrawal 0.0 %  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [Input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[Input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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10		
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12		
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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 Year for Rest of Plan green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

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

## Manage Account

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

Account name: 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:  
 Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

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:

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
<input type="checkbox"/> 1	fixed	-5000
<input type="checkbox"/> 2	fixed	-5000
<input type="checkbox"/> 3	fixed	-5000
<input type="checkbox"/> 4	fixed	-5000
<input type="checkbox"/> 5	fixed	-5000
<input type="checkbox"/> 6	fixed	-5000
<input type="checkbox"/> 7	fixed	-5000
<input type="checkbox"/> 8	fixed	-5000
<input type="checkbox"/> 9	fixed	-5000
<input type="checkbox"/> 10	fixed	-5000
<input type="checkbox"/> 11	fixed	-5000
<input type="checkbox"/> 12	fixed	-5000
<input type="checkbox"/> 13	fixed	-5000
<input type="checkbox"/> 14	fixed	-5000
<input type="checkbox"/> 15	fixed	-5000
<input type="checkbox"/> 16	fixed	-5000
<input type="checkbox"/> 17	fixed	-5000
<input type="checkbox"/> 18	fixed	-5000
<input type="checkbox"/> 19	fixed	-5000
<input type="checkbox"/> 20	fixed	-5000
<input type="checkbox"/> 21	fixed	-5000
<input type="checkbox"/> 22	fixed	-5000
<input type="checkbox"/> 23	fixed	-5000
<input type="checkbox"/> 24	fixed	-5000

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: 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:  
 Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

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:

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
<input type="checkbox"/> 1	fixed	-5000
<input type="checkbox"/> 2	fixed	-5000
<input type="checkbox"/> 3	fixed	-5000
<input type="checkbox"/> 4	fixed	-5000
<input type="checkbox"/> 5	fixed	-5000
<input type="checkbox"/> 6	fixed	-5000
<input type="checkbox"/> 7	fixed	-5000
<input type="checkbox"/> 8	fixed	-5000
<input type="checkbox"/> 9	fixed	-5000
<input type="checkbox"/> 10	fixed	-5000
<input type="checkbox"/> 11	fixed	-5000
<input type="checkbox"/> 12	fixed	-5000
<input type="checkbox"/> 13	fixed	-5000
<input type="checkbox"/> 14	fixed	-5000
<input type="checkbox"/> 15	fixed	-5000
<input type="checkbox"/> 16	fixed	-5000
<input type="checkbox"/> 17	fixed	-5000
<input type="checkbox"/> 18	fixed	-5000
<input type="checkbox"/> 19	fixed	-5000
<input type="checkbox"/> 20	fixed	-5000
<input type="checkbox"/> 21	fixed	-5000
<input type="checkbox"/> 22	fixed	-5000
<input type="checkbox"/> 23	fixed	-5000
<input type="checkbox"/> 24	fixed	-5000

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	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income			Wages	SS		
net return	4.00 %		500,000	0	Manage	Manage		
initial amount	500,000		500,000	0	Manage	Manage		
bonus %	0.00 %		500,000	0	2.00 %	2.00 %		
w/bonus	500,000		500,000	0				
end of 1	51	525,000	525,000	(5,000)	80,000	0	75,000	end of 1
end of 2	52	551,000	551,000	(5,000)	81,600	0	76,600	end of 2
end of 3	53	578,040	578,040	(5,000)	83,232	0	78,232	end of 3
end of 4	54	606,162	606,162	(5,000)	84,897	0	79,897	end of 4
end of 5	55	635,408	635,408	(5,000)	86,595	0	81,595	end of 5
end of 6	56	665,824	665,824	(5,000)	88,326	0	83,326	end of 6
end of 7	57	697,457	697,457	(5,000)	90,093	0	85,093	end of 7
end of 8	58	730,356	730,356	(5,000)	91,895	0	86,895	end of 8
end of 9	59	764,570	764,570	(5,000)	93,733	0	88,733	end of 9
end of 10	60	800,152	800,152	(5,000)	95,607	0	90,607	end of 10
end of 11	61	837,158	837,158	(5,000)	97,520	0	92,520	end of 11
end of 12	62	875,645	875,645	(5,000)	99,470	0	94,470	end of 12
end of 13	63	915,671	915,671	(5,000)	101,459	0	96,459	end of 13
end of 14	64	957,297	957,297	(5,000)	103,489	0	98,489	end of 14
end of 15	65	1,000,589	1,000,589	(5,000)	105,558	0	100,558	end of 15
end of 16	66	1,045,613	1,045,613	(5,000)	107,669	0	102,669	end of 16
end of 17	67	1,092,437	1,092,437	(5,000)	109,823	0	104,823	end of 17
end of 18	68	1,141,135	1,141,135	(5,000)	0	31,275	26,275	end of 18
end of 19	69	1,191,780	1,191,780	(5,000)	0	31,900	26,900	end of 19
end of 20	70	1,244,451	1,244,451	(5,000)	0	32,539	27,539	end of 20
		(100,000)		(100,000)	1,600,966	95,714	1,596,680	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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 Fixed Withdrawal Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for deposit amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

### Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

### 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 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: 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

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

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 -4,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

### Income Data

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

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

Step 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 -4,000  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 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: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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 -4,000  Annual percentage withdrawal 0.0%  Required minimum distribution (RMD)  Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings:  Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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 Year green button, the term "fixed" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 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: [ ]

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [ ]

Account type: 401k

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		
3		
4		
5	fixed	-4,000
6	fixed	-4,000
7	fixed	-4,000
8	fixed	-4,000
9	fixed	-4,000
10	fixed	-4,000
11	fixed	-4,000
12	fixed	-4,000
13	fixed	-4,000
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: 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: [ ]

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [ ]

Account type: 401k

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		
3		
4		
5	fixed	-4,000
6	fixed	-4,000
7	fixed	-4,000
8	fixed	-4,000
9	fixed	-4,000
10	fixed	-4,000
11	fixed	-4,000
12	fixed	-4,000
13	fixed	-4,000
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:  
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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	4.00 %	500,000	0	0	0	0	
initial amount		500,000	500,000	0	0	0	0	
bonus %		0.00 %	0	0	0	0	0	
w/bonus		500,000	500,000	0	0	0	0	
end of 1	51	520,000	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	584,929	0	84,897	0	84,897	end of 4
end of 5	55	612,326	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	1,151,266	0	0	32,539	32,539	end of 20
		(36,000)		(36,000)	1,600,966	95,714	1,660,680	

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:  
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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
					Wages	SS		
net return	50	4.00 %	500,000	0	0	0	0	
initial amount		500,000	500,000	0	0	0	0	
bonus %		0.00 %	0	0	0	0	0	
w/bonus		500,000	500,000	0	0	0	0	
end of 1	51	520,000	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	584,929	0	84,897	0	84,897	end of 4
end of 5	55	612,326	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	1,151,266	0	0	32,539	32,539	end of 20
		(36,000)		(36,000)	1,600,966	95,714	1,660,680	

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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 20 years

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	50	4.00 %		500,000					
initial amount		500,000		500,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %		
bonus %		0.00 %		0					
w/bonus		500,000		500,000					
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	612,326	(4,000)	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 20
				(36,000)	(36,000)	1,600,966	95,714	1,660,680	

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: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon: 2 years

Year	Accounts		Income	Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	IRA				Wages	SS		
net return	50	4.00 %		500,000					
initial amount		500,000		500,000	Subtotal of account incomes	Manage Infl Factor 2.00 %	Manage Infl Factor 2.00 %		
bonus %		0.00 %		0					
w/bonus		500,000		500,000					
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	612,326	(4,000)	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 20
				(36,000)	(36,000)	1,600,966	95,714	1,660,680	

Orange backgrounds indicate hypothetical returns

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

# Structured Income Planning

Edit Dynamic Mode

Scenario: Adding Deposit 401(k) Annual Fixed Withdrawal Function

Planning Horizon		Accounts		401(k)		Incomes		Total Income	Year
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS		
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		500,000		500,000					
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	612,326	(4,000)	612,326	(4,000)	86,595	0	82,595	end of 5
end of 6	56	640,819	(4,000)	640,819	(4,000)	88,326	0	84,326	end of 6
end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
end of 8	58	701,270	(4,000)	701,270	(4,000)	91,895	0	87,895	end of 8
end of 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
end of 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
end of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
end of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
end of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
end of 14	64	909,862	0	909,862	0	103,489	0	103,489	end of 14
end of 15	65	946,257	0	946,257	0	105,558	0	105,558	end of 15
end of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
end of 17	67	1,023,471	0	1,023,471	0	109,823	0	109,823	end of 17
end of 18	68	1,064,410	0	1,064,410	0	0	31,275	31,275	end of 18
end of 19	69	1,106,986	0	1,106,986	0	0	31,900	31,900	end of 19
end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 20
		(36,000)		(36,000)		1,600,966	95,714	1,660,680	

Orange backgrounds indicate hypothetical returns



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