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.

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			to a second	Accounts	Planned			Total	Maria		
Year		Account	Income	Total	Distribution	Wages	SS	Income	Year		
net return tial amount	50	4.00 %	IRA	500,000	Subtotal						
bonus %		0.00 %		500,000	of account	Infl Factor	Infl Factor				
w/bonus		500,000		500,000	incomes	2.00 %	2.00 %				
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	105,558	0	105,558	end of 15		
nd of 16	66	936,490	0	936,490	0	107,669	0	107,669	end of 16		
end of 17	67	973,950	0	973,950	0	109,823	0	109,823	end of 17		
nd of 18	68	1,012,908	0	1,012,908	0	0	31,275	31,275	end of 18		
end of 19	69 70	1,053,424	0	1,053,424	0	0	31,900	31,900	end of 19		
	/0	1,095,561	0	1,095,561	0	0	32,539	32,539	end of 20		
end of 20			0		0	1,600,966	95,714	1,696,680			

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

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Option A: Pick Years:

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

				YOU	R CASE LIST SET	TINGS HELP	SIGN OL
Manage Accou	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)						
		Structured Income Type	ADD INCOME	Year	Income D	vata Variable	
Initial account balance	\$500,000	 Start payout from income rider 	ADD INCOME	1	Income	variable	-
Hypothetical return	4.0 %		Pick year(s)	2			
Bonus	0.0 %		OR	3			
	0.0	Liquidate or annuitize	Oberland and a failer	5			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	6			
Optional account company		 Liquidate account (in so many years) 		7			
Other			Start year for X years	9			
Tax calculation option	Do not Tax (Roth)	Withdrawals	0	10			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	11			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Annakalan allanaking		Required minimum distribution (RMD)		14			
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15			
Risk level	Moderate	0		17			
Account owner	~		Reset all years	18			
		Calculated Plan Withdrawals		19 20			
Account type Add an income rider	401k ~	 Make-up total owners RMD from one account 		21			
	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first y	year 12.0			٠			- F
Enter manual payout 🗍		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove	Income Rider						
Orange backgrounds indicate h	ypothetical returns		Note that enter	ed values WI	LL NOT roll down to	following years w	hen 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 HE	LP SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type			Incom	ie Data	
Initial account balance	\$500,000	Income Riders O Start payout from income rider	ADD INCOME	Yei 1	ar Income	Variable	
Hypothetical return	4.0 %		Pick year(s)				
Bonus	0.0 %	Liquidate or annuitize	OR	4	C.		
Optional Account description		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR	6			
Optional account company Other		C Elquidate account (in so many years)	Start year for X years				
Tax calculation option	Do not Tax (Roth)	Withdrawals	0		D		
Add money later - deferred account	0	Annual fixed withdrawal Annual percentage withdrawal 0.0 %	Pick year(s) to remove		2		
Years deferred Asset plan allocation	0 Moderate Set	Required minimum distribution (RMD)	Remove year to end of plan		4		
Risk level	Moderate	O Beneficial IRA RMD (based on beneficiaries life)	Remote year to end of plan		6		
Account owner	~		Reset all years		В		
Account type	401k ~	Calculated Plan Withdrawals O Make-up total owners RMD from one account			D		
Add an income rider Based on age	Client2 's age O Joint	Make-up total benef RMD from one account			2		
Select income rider	~	 Make-up income gap based on target income 		2			-
Number of months of payout in first ye Enter manual payout	ear 12.0						
	ncome Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hy			Note that ente	red value:	s WILL NOT roll down	to following year	s when blank

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

Seve Cancel View / Edit Income View / Edit Dath Benefit View / Edit Actual Values Account name 401(k) Structured Income Type ADD INCOME Hitial account balance \$500,000 Start payout from income rider Pick year(s) Hypothetical return 40 % Dincome Riders ADD INCOME Bonus 0.0 % Uguidate or annuitize OR Optional 0.0 % Liquidate or annuitize OR Account description 0.0 % Liquidate or annuitize OR Optional account company 0 Start year for rest of plan OR Add money later - deferred account 0 Annual percentage withdrawal -7,500 Pick year(a) to remove Asset plan allocation Moderate Start Required minimum distribution (RMD) Remove year to end of plan Account owner Image: Start year for x years Calculated Plan Withdrawal -7,500 Pick year(a) to remove Account owner Image: Start year for x years Image: Start year (B) to remove Image: Start year (B) to remove Image: Start year (B							
Save Cancel View / Edit Income View / Edit Income View / Edit Income View / Edit Income Account name Ad1(k) Structured Income Type ADD INCOME Initial account balance \$500,000 Income Riders ADD INCOME Pick year(s) OR Bonus 0,0 % Uquidate or annuitize Intidize (for years certain) 1,0 % Start year for rest of plan Account description 0,0 % Liquidate or annuitize Annuitize (for years certain) 0,0 % Other 0 not Tax (Roth) View / Edit Income 0 % 0 % Add money later - deferred account 0 Annual fixed withdrawal -7,500 Pick year(s) to remove Asset plan allocation Moderate See definial IRA RMD (based on beneficiaries life) Remove year to end of plan Risk level Moderate Calculated Plan Withdrawals Calculated Plan Withdrawals Reset all years Account owner 401k Calculated Plan Withdrawals Reset all years							
Account name 401(k) Structured Income Type ADD INCOME Initial account balance \$500,000 Start payout from income rider Pick year(s) Hypothetical return 40 % Start payout from income rider Pick year(s) Bonus 0.0 % Uquidate or annutize OR Optional Account description 1.0 % Start year for rest of plan Optional account company On tot Tax (Roth) Liquidate account (in so many years) OR Add morely later - deferred account 0 Annual fixed withdrawal -7,500 Pick year(s) to remove Asset plan allocation Moderate Image: Calculated Plan Withdrawals Remove year to end of plan Risk level Moderate Calculated Plan Withdrawals Of % Account owner Image: Calculated Plan Withdrawals Reset all years Account owner Image: Calculated Plan Withdrawals Of % Account owner Image: Calculated Plan Withdrawals Reset all years Account owner Image: Calculated Plan Withdrawals Reset all years Account owner Image: Calculated Plan Withdrawals Reset all years Account type Image:							
Structure Income Type Initial account balance \$500,000 Hypothetical return 4.0 % Bonus 0.0 % Optional 0.0 % Account description 0.0 % Optional account company 1.0 % Other Start year for rest of plan Tax calculation option Do not Tax (Roth) Add money later - deferred account 0 0 Annual fixed withdrawal 0 Annual fixed withdrawal 0 Annual precentage withdrawal 0 Beneficial IRA RMD (based on beneficiaries life) Reset all years Calculated Plan Withdrawals Account wrer Calculated Plan Withdrawals Account wree Calculated Plan Withdrawals Account type 401k		6					
Initial account balance \$500,000 Income Riders ADD INCOME Hypothetical return 4.0 % Ostart payout from Income rider Pick year(s) Bonus 0.0 % Uquidate or annuitize OR Optional Account description 0.0 % Uquidate or annuitize Optional account company Image: Company Image: Company OR Other Do not Tax (Roth) Withdrawals 0 Tax calculation option Do not Tax (Roth) Withdrawals 0 Add money later - deferred account 0 Annual fixed withdrawal -7,500 Years deferred 0 Annual percentage withdrawal 0.0 % Asset plan allocation Moderate Required minimum distribution (RMD) Reset all years Calculated Plan Withdrawals Reset all years Account owner	•	1		Incom	ne Data		
Moderate Start payout from income rider Hypothetical return 40 % Bonus 0.0 % Uquidate or annuitize Pick year(s) Optional Start year for rest of plan Account description 1.0 % Optional account company Start year for rest of plan Other Start year for rest of plan Tax calculation option Do not Tax (Roth) Withdrawals Vears deferred 0.0 % Add money later - deferred account Moderate Tax calculation option Moderate Rest plan allocation Moderate Rest plan allocation Moderate Account wype 401k	Ē	Yea	r	Income	ie butu	Variable	
Bonus 0.0 % Uquidate or annuitize Or years certain) 0.0 % OR] 1					
Bonus 0.0 % Liquidate or annuitize Optional Annuitize (for years certain) 1.0 % Account description 0 Optional account company I.quidate account (in so many years) 0R Other Start year for xest of plan 0 Tax calculation option Do not Tax (Roth) Withdrawals 0 Add money later - deferred account 0 Annual fixed withdrawal -7,500 Add money later - deferred account 0 Annual percentage withdrawal 0.0 % Asset plan allocation Moderate See Required minimum distribution (RMD) Risk level Moderate Calculated Plan Withdrawals Reset all years Account type 401k Make-up total owners RMD from one account Reset all years		2					
Optional Liquidate or nuntize Annuitz (for years certain) 1.0 % Start year for rest of plan Account description Optional account company Liquidate account (in so many years) OR Other Do not Tax (Roth) Withdrawals 0 Tax calculation option Do not Tax (Roth) Withdrawals 0 Add money later - deferred account 0 Annual fixed withdrawal 0.0 % Asset plan allocation Moderate Start year to rest of plan Pick year(s) to remove Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan Recount vower Calculated Plan Withdrawals Reset all years Account type 401k Make-up total owners RMD from one account Make-up total owners RMD from one account		4					
Account description OR Optional account company I ujuidate account (in so many years) OR Other Start year for X years 0 Tax calculation option Do not Tax (Roth) Withdrawals 0 Add money later - deferred account 0 Annual fixed withdrawal -7,500 Asset plan allocation Moderate So Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Remove year to end of plan Rick level Moderate Calculated Plan Withdrawals Reset all years Reset all years Account type 401k Make-up total owners RMD from one account Make-up total owners RMD from one account Reset all years	0	5					
Optional account company Other Liquidate account (in so many years) Start year for X years Tax calculation option Do not Tax (Roth) Withdrawals 0 Add money later - deferred account Image: Annual fixed withdrawal 7,500 Pick year(a) to remove Add money later - deferred account Image: Annual fixed withdrawal 0,0% Pick year(a) to remove Asset plan allocation Moderate See Required minimum distribution (RMD) Remove year to end of plan Risk level Moderate See Calculated Plan Withdrawals Reset all years Account type 401k Make-up total owners RMD from one account Make-up total owners RMD from one account Image: Annual fixed withdrawals) 6					
Other Start year for X years fax calculation option Do not Tax (Roth) Wthdrawals 0 whdrawals 0 Pick year(s) to remove whoderate 0 Required minimum distribution (RMD) Remove year to end of plan kisk level Moderate Beneficial IRA RMD (based on beneficiaries life) Reset all years Account owner Calculated Plan Withdrawals Calculated Plan Withdrawals Reset all years Account type 401k Make-up total owners RMD from one account Make-up total owners RMD from one account		7					
Tax calculation option Do not Tax (Roth) Withdrawals Image: Calculation option Withdrawals Add money later - deferred account Image: Calculated Plan Withdrawal -7,500 Pick year(s) to remove Asset plan allocation Moderate Image: Calculated Plan Withdrawals -7,500 Pick year(s) to remove Risk level Moderate Image: Calculated Plan Withdrawals 0,0 Reset all years Account type 401k Make-up total owners RMD from one account Make-up total owners RMD from one account							
Add money later - deferred account Add money later - deferred account Annual fixed withdrawal -7,500 Pick year(s) to remove Annual fixed withdrawal 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life) Rest all years Account type Addik Calculated Plan Withdrawals Make-up total owners RMD from one account Make-up total owners RMD from owner Make-up		10					
Add money later - deferred account Image: Constraint of the section of the sectio	_	11					
Asset plan allocation Moderate] 12					
Asset plan allocation Moderate Sel Remove year to end of plan Risk level Moderate Remove year to end of plan Account owner Calculated Plan Withdrawals Account type 401k O Make-up total owners RMD from one account		13 14					
Moderate Beneficial IRA RMD (based on beneficiaries life) Account owner Calculated Plan Withdrawals Account type Make-up total owners RMD from one account		15					
Account owner Calculated Plan Withdrawals Account type 401k		16					
Account owner Calculated Plan Withdrawals Calculated Plan Withdrawals Calculated Plan Withdrawals Calculated Plan Withdrawals Make-up total owners RMD from one account		17					
Account type O Make-up total owners RMD from one account		18 19					
		20					
		21					
Based on age Client2 's age Joint		22					
Select income rider O Make-up income gap based on target income		23					-
Number of months of payout in first year 12.0	4	- 7a					•
Enter manual payout							
Annual Savings							
Request Additional Rider Remove Income Rider							
Orange backgrounds indicate hypothetical returns Note that en	tered v	values	WILL N	OT roll dowr	to follow	ving vears	when bla

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

					YOUR CASE	ELIST SETTIN	GS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income Data	C.	
Initial account balance	\$500,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	4.0 %	0	Pick year(s)		2			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years		9			
_			0		10			
Tax calculation option	Do not Tax (Roth) ~	Withdrawals Annual fixed withdrawal -7.500			11			
Add money later - deferred account		.,,	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation		 Required minimum distribution (RMD) 		0	14			1
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15			
Risk level	Moderate			<u> </u>	17			
			Reset all years		18			
Account owner	~	Calculated Plan Withdrawals			19			
Account type	401k 🗸	O Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account		\odot	21			
Based on 💿 age 🔾	Client2 's age O Joint				22			
Select income rider	×	 Make-up income gap based on target income 		<u> </u>	23			-
Number of months of payout in first y	ear 12.0			4	74			•
Enter manual payout		Annual Savings						
		Annual Savings						
Request Additional Rider Remove I	ncome Rider	<u> </u>						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red valu	ues WILL NO	T roll down to foll	owing years w	hen 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 CA	ASE LIST	TINGS HELP	SIGN OU
Manage Accour	nt .							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income D	ata	
Initial account balance	\$500,000	Income Riders	ADD INCOME		Year	Income fixed	Variable	
Hypothetical return		 Start payout from income rider 			1	fixed	-7,500	
hypothetical return	4.0 %		Pick year(s) OR		3	fixed	-7,500	
Bonus	0.0 %	Liquidate or annuitize	U.V.		4	fixed	-7,500	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	fixed fixed	-7,500 -7,500	
Account description		 Liquidate account (in so many years) 	OR		7	fixed	-7,500	
Optional account company		0	· · · · · · · · · · · · · · · · · · ·	ŏ	8	fixed	-7,500	
Other			Start year for X years		9	fixed	-7,500	
Tax calculation option	Do not Tax (Roth)	Withdrawals	0		10 11	fixed	-7,500	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation		O Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15 16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type	401k ~	 Make-up total owners RMD from one account 			20 21			
Add an income rider Based on age	Client2 's age O Joint	O Make-up total benef RMD from one account			22			
Select income rider		O Make-up income gap based on target income			23			
Number of months of payout in first ye				-	24			
Enter manual payout	ear 12.0							
halost		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy	pothetical returns		Note that enter	red va	lues WILL N	NOT roll down to f	following years w	hen blank

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

				YOU	IR CASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accour	ot						
	View / Edit Death Benefit View / Edit Actual Valu	29					
Cure Cureer View / Ear meanie	VIEW / Loit Dealth Denemi VIEW / Luit Actual View						
Ac jount name	401(k)	Structured Income Type			Income	Data	
Ini al account balance	\$500,000	Income Riders O Start payout from income rider	ADD INCOME	Year 1	Income fixed	Variable -7,500	*
Hypothetical return	4.0 %		Pick year(s)	2	fixed	-7,500 -7,500	
Bolius	0.0 %	Liquidate or annuitize	OR	4	fixed	-7,500	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5 6	fixed	-7,500 -7,500	
Account description Optional account company		O Liquidate account (in so many years)	OR	7	fixed	-7,500	
Other			Start year for X years	8	fixed	-7,500 -7,500	
Ta calculation option	Do not Tax (Roth)	Withdrawals	0	10	fixed	-7,500	
Ac I money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove	11 12			
Ye rs deferred	0	Annual percentage withdrawal 0.0 %		13 14			
Asset plan allocation	Moderate	C Required minimum distribution (RMD)	Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~		Reset all years	18			
Account type	401k ~	Calculated Plan Withdrawals		19 20			
Add an income rider	401k ~	 Make-up total owners RMD from one account 		21			
Based on 🔘 age 🔾	Client2 's age O Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first y	/ear 12.0			4		6	Þ
Enter manual payout		Annual Savings					
and the second		Annual fixed savings					
Request Additional Rider Remove I	Income Rider	- · ·					
Orange backgrounds indicate hy	pothetical returns		Note that enter	ed values WI	LL NOT roll down to	o following years wh	en blank

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

		2											YOUR CASE LIST SETTIN	is	HELP SIGN
-		_											PREPAR	ED BY:	
													INITIAL PLAN		
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH 0	GRAPHS	REPORTS	TOOLS	REVISED PLAN		
<u>.</u>			DI						antana di n			te obresen	The FIGLE F EAST	DATE.	
Structu	li den	ncom	e Plar	nning											
Edit Save C	ancel Add A	Account Ac	Income A	dd Inc Tax 🧳	Add Target E	dit or Add Sc	enario Disp	lay Options							
Conneria															
Scenario Add	ing Deposit 4	01(k) Annual	ixed Withdra	wal Function			~								
		Acco	ounts and												
Planning					1		~								
Horizon	20 years ∨	40	01(k)			Inco	mes 🤊								
Year	1000	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year						
net return	50	4.00 %	IRA							-					
initial amount		500,000		500,000	Subtotal	Manage	Manage								
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor								
w/bonus		500,000	Manage	500,000	incomes	2.00 %	2.00 %	70 500	1.64	-					
end of 1 end of 2	51 52	527,500 556,100	(7,500) (7,500)	527,500 556,100	(7,500) (7,500)	80,000 81,600	0	72,500 74,100	end of 1 end of 2						
end of 3	53	585,844	(7,500)	585,844	(7,500)	83,232	0	75,732	end of 3						
end of 4	54	616,778	(7,500)	616,778	(7,500)	84,897	0	77,397	end of 4						
end of 5	55	648,949	(7,500)	648,949	(7,500)	86,595	0	79,095	end of 5						
end of 6	56	682,407	(7,500)	682,407	(7,500)	88,326	0	80,826	end of 6						
end of 7	57	717,203	(7,500)	717,203	(7,500)	90,093	0	82,593	end of 7						
end of 8	58	753,391	(7,500)	753,391	(7,500)	91,895	0	84,395	end of 8						
end of 9 end of 10	59 60	791,027 830,168	(7,500) (7,500)	791,027 830,168	(7,500) (7,500)	93,733 95,607	0	86,233 88,107	end of 9 end of 10						
end of 10 end of 11	60	863,374	(7,500)	863,374	(7,500)	95,607	0	97,520	end of 10 end of 11						
end of 12	62	897,909	0	897,909	ő	99,470	0	99,470	end of 12						
end of 13	63	933,826	0	933,826	0	101,459	0	101,459	end of 13						
end of 14	64	971,179	0	971,179	0	103,489	0	103,489	end of 14						
end of 15	65	1,010,026	0	1,010,026	0	105,558	0	105,558	end of 15						
end of 16	66	1,050,427	0	1,050,427	0	107,669	0	107,669	end of 16						
end of 17	67	1,092,444	0	1,092,444	0	109,823	0	109,823	end of 17						
end of 18 end of 19	68 69	1,136,142 1,181,587	0	1,136,142 1,181,587	0	0	31,275 31,900	31,275 31,900	end of 18 end of 19						
end of 20	70	1,228,851	0	1,181,587	0	0	32,539	32,539	end of 19 end of 20						
5110 51 20		1,220,001	(75,000)	1,220,001	(75,000)	1.600,966	95,714	1.621.680	010 01 20	- h					
Orange ba	ckarounde in	dicate hypoth	etical returns		(. 3,000)	.,		.,							
orunge ba	sugiounus ini	and hypoth	en sur resultio												

Option B: Start Years for Rest of Plan:

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

					YOUR CAS	E LIST SET	TINGS	HELP	SIGN OUT
Manage Accour									
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	ADD INCOME	-	Year 1	Income	Varia	ble	*
Hypothetical return	4.0 %	 Start payout from income rider 	Pick year(s)		2				
			OR		3				
Bonus	0.0 %	Liquidate or annuitize			4				
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6				
Account description		O Liquidate account (in so many years)	OR		7				
Optional account company Other			Start year for X years		8				
outer					9 10				
Tax calculation option	Do not Tax (Roth)	Withdrawals			11				
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove		12				
Years deferred	0	Annual percentage withdrawal 0.0 %			13				
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15				
, to bet plan ano batteri	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan		16				
Risk level	Moderate				17				
Account owner	~		Reset all years		18				
Account type		Calculated Plan Withdrawals			19 20				
Add an income rider	401k ~	O Make-up total owners RMD from one account			21				
	Client2 's age O Joint	 Make-up total benef RMD from one account 			22				
Select income rider	~	O Make-up income gap based on target income			23				-
Number of months of payout in first ye				4	24			•	
Enter manual payout		Annual Onderse							
		Annual Savings							
Request Additional Rider Remove In	ncome Rider								
Orange backgrounds indicate hy	pothetical returns		Note that ente	red va	lues WILL NO	T roll down to	following y	ears 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.

					YOU	R CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accour	nt							
		/ Edit Actual Values						
Account name	401(k)		Structured Income Type			Income Dat	ta	
Initial account balance	\$500,000		Income Riders	ADD INCOME	Year 1	Income	Variable	
Hypothetical return	4.0 %		 Start payout from income rider 	2011	2			
rypotileticarretuin				Pick year(s) OR	3			
Bonus	0.0 %		Liquidate or annuitize		4			
Optional			O Annuitize (for years certain) 1.0 %	Start year for rest of plan	6			
Account description Optional account company			O Liquidate account (in so many years)	OR	7			
Optional account company Other		-		Start year for X years	8			
			Withdrawals	0	10			
Tax calculation option	Do not Tax (Roth)	~	Annual fixed withdrawal		11			
Add money later - deferred account			Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12			
Years deferred	0				13 14			
Asset plan allocation	Moderate	Sel	Required minimum distribution (RMD)	Remove year to end of plan	15			
Risk level	Moderate		 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
				Reset all years	18			
Account owner	~		Calculated Plan Withdrawals	,,	19			
Account type	401k ~		O Make-up total owners RMD from one account		20			
Add an income rider			 Make-up total benef RMD from one account 		21			
-	Client2 's age O Joint		Make-up income gap based on target income		23			
Select income rider Number of months of payout in first y	oor	~			₹ 24			
Enter manual payout	cu	12.0						
and manual payour			Annual Savings					
Request Additional Rider Remove I	ncome Rider							
Orange backgrounds indicate hy	pothetical returns			Note that enter	ed values WI	LL NOT roll down to fo	llowing years w	hen 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.

				Ĩ	YOUR CA	ASE LIST SETTING	S HELP	SIGN OUT
Manage Accour	1†			Г				
	View / Edit Death Benefit View / Edit Actual Values			L				
				L				
Account name	401(k)	Structured Income Type		ŧ.		Income Data		
Initial account balance	\$500,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	4.0 %	0	Pick year(s)		2 3			
Bonus	0.0 %	Liquidate or annuitize	OR	0	4			
Optional Account description Optional account company Other		Annuitize (for years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR Start year for X years		6 7 8 9			
Tax calculation option	Do not Tax (Roth)	Withdrawals O Annual fixed withdrawal -5,000	0		10 11			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13 14			
Asset plan allocation	Moderate Sel	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15			
Risk level	Moderate	Beneficial IRA RMD (based on beneficiaries life)			16 17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	401k ~	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21 22			
Based on 🧿 age 🔾 (Client2 's age O Joint				23			
Select income rider	~	 Make-up income gap based on target income 		0	24			-
Number of months of payout in first ye	ear 12.0		L					•
Enter manual payout	icome Rider	Annual Savings Annual fixed savings						
Orange backgrounds indicate hy	pothetical returns		Note that entere	d val	ues WILL N	NOT roll down to follo	wing years wh	nen blank

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

				YOU	IR CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	t						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type			Income D	ata	
Initial account balance	\$500,000	Income Riders	ADD INCOME	Year	Income	Variable	-
Hypothetical return	4.0 %	 Start payout from income rider 	Pick year(s)	2			
Bonus	0.0 %	Liquidate or annuitize	OR				
Optional		C Annunze (ior years certain)	Start year for rest of plan	5			
Account description		 Liquidate account (in so many years) 	OR				
Optional account company Other			Start year for X years	8			
Tax calculation option	Do not Tax (Roth)	Withdrawals	0	10			
Add money later - deferred account		Annual fixed withdrawal .5,000	Pick year(s) to remove	11			
Years deferred	0	Annual percentage withdrawal 0.0 %		13			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		16 17			
Account owner	~		Reset all years	18			
Account type	1011	Calculated Plan Withdrawals		19 20			
Add an income rider	401k ~	 Make-up total owners RMD from one account 		21			
	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 		22			
Select income rider	~	O Make-up income gap based on target income		23			-
Number of months of payout in first ye				₹ 24			- F
Enter manual payout		Annual Savings					
		Annual Savings					
Request Additional Rider Remove In	come Rider	<u> </u>					
Orange backgrounds indicate hyp	oothetical returns		Note that ente	red values WI	LL NOT roll down to f	following years w	vhen 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.

Manage Account Vew / Edit Norm Norm Norm Account name 401(k) Structured Income Type Income Riders ADD INCOME Yew / Edit Norm Yew / Edit Norm Mitial account balance Stootoon 0.0 % Liguidate or annuitze Pick year(c) 3 fored 30000 Account description 0.0 % Liguidate or annuitze Start year for rest of plan 6 fored 30000 Optional account company 0.0 % Viehdrawals 0.0 % Start year for rest of plan 6 fored 30000 11 fored 3000						YOUR CAS	SE LIST SETTIN	3S HELP	SIGN OUT
Loncel Vew/ Lett loncent Vew/ Lett loncent Vew/ Lett loncent Vew/ Lett loncent Income Riders Initial account balance \$500,000	Manage Accour	n†							
Account name 401(k) Initial account balance \$500,000 Hypothetical return 4.0 % Bonus 0.0 % Ditional 0.0 % Account description 0.0 % Optional 0.0 % Add money later - defered account 0 Yara defered 0 Add money later - defered account 0 Yara defered 0 Account owner 0 Account type 401k Account type 0.0 %									
Include account balance S500000 Include account fiders ADD INCOME Year Include account fiders ADD INCOME Year Variable Source Hypothetical return 40 % Start payout from income rider Pick year(s) 3 fixed -5000 Income fiders Borus 0.0 % Liquidate or annuitize 0 0 4 fixed -5000 Income fider Optional									
Initial account balance \$\$00,000 Income Riders ADD INCOME Year Income Variable Income Hypothetical return 4.0 Start payout from income rider Pick year(s) 3 fixed -5000 Bonus 0.0 Start payout from income rider Pick year(s) 3 fixed -5000 Bonus 0.0 Liquidate or annuitze 0 Red -5000 - Account description 0.0 Liquidate or annuitze 0 Start year for rest of plan 6 fixed -5000 - Account description 0.0 Liquidate account (in so many years) Start year for xyears 9 fixed -5000 - Tax calculation option Do not Tax (Roth) Withdrawals 0.0 S - 10 fixed -5000 - Add money late - deferred account	Account name	401(k)	Structured Income Type				Income bata		
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mplotileuclarite dufin 40 Bonus 0.0 Bonus 0.0 0.0 % Liquidate or annuitize 0 Account description 6 Optional 0R 0 7 fixed 5000 0 0R 7 fixed 0 0R 0 7 6 fixed 0 0R 0 7 0 0R 0 0R 0 0R 0 7 0 10 0 fixed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 fixed 0 0 10 fixed 0 0 10 fixed 0 0 10 fixed 11 fixed 12 fixed 13 <td>20 - 200 March 10 - 21</td> <td></td> <td> Start payout from income rider </td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	20 - 200 March 10 - 21		 Start payout from income rider 						
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Salact income rider	Based on 💿 age 🔾 🛛	Client2 's age 🔘 Joint							
	Select income rider	~	 Make-up income gap based on target income 			23	fixed	-5000	*
Number of months of payout in first year 12.0	Number of months of payout in first ye	ear 12.0							>
Enter manual payout	Enter manual payout	1 Kul V							
Annual Savings									
Request Additional Rider Remove Income Rider	Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hypothetical returns Note that entered values WILL NOT roll down to following years when blank	Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL N	of roll down to folle	owing years wh	ien blank

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

					YOUR CASE	LIST SETTINGS	HELP	SIGN OUT
Manage Accour)†							
	View / Edit Death Benefit View / Edit Actual Values							
Concer Them a continue								
At count name	401(k)	Structured Income Type				Income Data		
Initial account balance	\$500,000	Income Riders Start payout from income rider	ADD INCOME			ncome fixed	Variable -5000	*
Hypothetical return	4.0 %		Pick year(s)		2 3	fixed fixed	-5000 -5000	
Bonus	0.0 %	Liquidate or annuitize	OR	0		fixed	-5000	
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan			fixed	-5000	
Account description Optional account company		O Liquidate account (in so many years)	OR		7 8	fixed	-5000 -5000	
Dther			Start year for X years		9	fixed	-5000	
Tat calculation option	Do not Tax (Roth)	Withdrawals	0			fixed	-5000 -5000	
Acd money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove			fixed	-5000	
Years deferred	0	Annual percentage withdrawal 0.0 %			13 14	fixed fixed	-5000 -5000	
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan			fixed	-5000	
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 				fixed	-5000 -5000	
Account owner	~		Reset all years			fixed	-5000	
Account owner		Calculated Plan Withdrawals				fixed	-5000	
Account type	401k ~	 Make-up total owners RMD from one account 			20	fixed	-5000 -5000	
Add an income rider		 Make-up total benef RMD from one account 			22	fixed	-5000	
	Client2 's age O Joint	O Make-up income gap based on target income			23	fixed	-5000	
Select income rider	~	O make up moorne gap based on target moorne		C	24	fixed	-5000	*
Number of months of payout in first ye	tar 12.0			1				
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	icome Rider	Annual fixed savings						
Orange backgrounds indicate hyp			Note that ente	red va	ues WILL NOT	roll down to follow	ring years wh	en blank

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

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end of 16 66 1,045,613 (5,000) 107,669 0 102,669 end of 16 end of 17 67 1,092,437 (5,000) 1,092,437 (5,000) 1,092,437 (5,000) 1,092,437 (5,000) 1,09,823 0 104,823 end of 17 end of 18 68 1,141,135 (5,000) 1,141,135 (5,000) 0 31,275 26,275 end of 18 end of 19 69 1,191,780 (5,000) 0 31,207 26,275 end of 19 end of 20 70 1,244,451 (5,000) 1,400,966 95,714 1,596,680		65								
end of 17 67 1,092,437 (5,000) 109,823 0 104,823 end of 17 end of 18 68 1,141,135 (5,000) 1,191,253 (5,000) 0 31,275 26,275 end of 18 69 1,191,780 (5,000) 0 31,200 26,5900 end of 18 end of 20 7 1,244,451 (5,000) 1,600,966 9,5714 1,596,690 end of 20 (100,000) (100,000) 1,600,966 9,5714 1,596,680 end of 20	d of 16	66						0		
end of 18 68 1,141,135 (5,000) 1,141,135 (5,000) 0 31,275 26,275 end of 18 end of 19 69 1,191,780 (5,000) 1,191,780 (5,000) 0 31,275 26,275 end of 19 end of 20 70 1,244,451 (5,000) 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 end of 20 1,596,680										
end of 19 69 1,191,780 (5,000) 1,191,780 (5,000) 0 31,900 26,900 end of 19 end of 20 70 1,244,451 (5,000) 1,244,451 (5,000) 0 32,859 27,539 27,539 12,344 0 of 20 (100,000) (100,000) 1,600,966 95,714 1,596,680 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	d of 18	68						31,275		end of 18
(100,000) (100,000) 1,600,966 95,714 1,596,680	d of 19	69	1,191,780	(5,000)	1,191,780		0	31,900		end of 19
	d of 20	70	1,244,451	(5,000)	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	Orange bad	ckarounds inc	licate hypoth	etical returns	6					

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 Accour	nt								
		/ Edit Actual Values							
	Henry East Securit Security								
Account name	401(k)		Ctructured Income Tune				ncome Data		
Initial account balance	\$500,000		Structured Income Type Income Riders	ADD INCOME		Year Incon		Variable	-
			 Start payout from income rider 			1			
Hypothetical return	4.0 %			Pick year(s)		3			
Bonus	0.0 %		Liquidate or annuitize	OR		4			
Optional			Annuitize (for years certain)	Start year for rest of plan		5			
Account description			Liquidate account (in so many years)	OR		6			
Optional account company			C Elquidate account (in so many years)			8			
Other				Start year for X years	ŏ	9			
Tax calculation option	Do not Tax (Roth)	~	Withdrawals	0		10 11			
Add money later - deferred account			Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0		Annual percentage withdrawal 0.0 %			13			
Asset plan allocation		_	O Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate	Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15			
Risk level	Moderate					17			
Account owner	~			Reset all years		18			
and the second se			Calculated Plan Withdrawals			19 20			
Account type Add an income rider	401k ~		O Make-up total owners RMD from one account			20			
	Client2 's age 🔘 Joint		 Make-up total benef RMD from one account 		0	22			
Select income rider		~	O Make-up income gap based on target income			23			-
Number of months of payout in first ye	ar	12.0			-	24			Þ.
Enter manual payout			Annual Cavinge						
			Annual Savings						
Request Additional Rider Remove In	icome Rider								
Orange backgrounds indicate hyp	pothetical returns			Note that enter	ed val	ues WILL NOT roll	down to follow	ing years wh	en 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 H	HELP SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type			Incor	ne Data	
Initial account balance	\$500,000	Income Riders O Start payout from income rider	ADD INCOME		ear Income	Variab	le 🔺
Hypothetical return	4.0 %	Start payout nom income nuer	Pick year(s)	U	2		
Bonus	0.0 %	Liquidate or annuitize	OR		4		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5		
Account description		 Liquidate account (in so many years) 	OR		7		
Optional account company Other			Start year for X years				
Tou colouistics action		Withdrawals	0				
Tax calculation option	Do not Tax (Roth) ~	Annual fixed withdrawal		m 1	1		
Add money later - deferred account			Pick year(s) to remove		2		
Years deferred	0	Annual percentage withdrawal 0.0 %					
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan				
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 		0 1	6		
Risk level	Moderate			1			
Account owner	~		Reset all years				
Account type	401k ~	Calculated Plan Withdrawals Make-up total owners RMD from one account					
Add an income rider	HUIK			2	21		
Based on 🔘 age 🔿 🤅	Client2 's age O Joint	 Make-up total benef RMD from one account 		2	22		
Select income rider	~	O Make-up income gap based on target income		2			-
Number of months of payout in first ye				?	4		
Enter manual payout	1810						
		Annual Savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red value	es WILL NOT roll down	n to following yes	ars when blank

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

				T	YOU	R CASE LIST SETT	INGS HI
Manage Accour	nt			Т			
	View / Edit Death Benefit View / Edit Actual Values						
				н			
Account name	401(k)	Structured Income Type		ŧ		Income Da	ita
Initial account balance	\$500,000	Income Riders	ADD INCOME	ċ	Year	Income	Variable
	\$500,000	 Start payout from income rider 			1		
Hypothetical return	4.0 %		Pick year(s)		2		
Bonus	0.0 %		OR		4		
	0.0	Liquidate or annuitize			5		
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	Ö	6		
Account description		 Liquidate account (in so many years) 	OR		7		
Optional account company Other			Start year for X years		8		
other			o o		9		
Tax calculation option	Do not Tax (Roth) ~	Withdrawals	0		10		
Add money later - deferred account	-	Annual fixed withdrawal -4,000	Pick year(s) to remove	8	12		
Years deferred	0	Annual percentage withdrawal 0.0 %			13		
	0	Required minimum distribution (RMD)	-		14		
Asset plan allocation	Moderate Sel		Remove year to end of plan		15		
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16		
	Moderate				17		
Account owner	~		Reset all years		18 19		
Account type	401k ~	Calculated Plan Withdrawals Make-up total owners RMD from one account			20		
Add an income rider	4016				21		
	Client2 's age O Joint	 Make-up total benef RMD from one account 		Ö	22		
Select income rider		O Make-up income gap based on target income			23		
Number of months of payout in first y	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~			-	24		
	ear 12.0						
Enter manual payout		Annual Savings					
		 Annual fixed savings 					
Request Additional Rider Remove I	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red val	ues WI	LL NOT roll down to fe	ollowing year

Step 20: Start Year for X Years Text Box: Within the text box for Start Year fox X Years, type in the how many years you would like the monetary amount to be distributed.

But set of the set of					YOI	JR CASE LIST	SETTINGS HELP	SIGN OUT
Rever Verver / Litt Reternor Verver / Litt Reternor Verver / Litt Reternor Statt Verver / Rever	Manage Accour	1t						
Structured income fype Income Bides Myothetical return 40 % Bonus 00 % Liquidate or annulize Optional Account description 0ptional 0ptional account company 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Structured income fype Income Bides Myothetical return 40 % Bonus 00 % Liquidate or annulize Optional Account description 0ptional 0ptional account company 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider 1 come Rider <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Initial account balance S500,000 Hypothetical return 40 % Borus 0,0 % Upudate or annuitze 0 R Optional 0,0 % Account description 0,0 % Optional account company 0,0 % Other 0,0 % Start year for rest of plan Optional account company Other Tax calculation option Do not Tax (Roth) Withdrawals Add money later - deferred account Image: Start year for Xyears Start year for Xyears Brik level Add money later - deferred account Image: Start year for Xyears Image: Start year for Xyears Other Start year for Xyears Image: Start ye	Account name	401(k)	Structured Income Type			Incor	me Data	
Hypothetical return 40% Bonus 00% Bonus 00% Bonus 00% Bonus 00% Diptional Annuitize (for years certain) Account description 0 Optional count company 0 Other 5tart year for Xyears Tax calculation option Do not Tax (Roth) Withdrawals 4.000 OR 11 Add money later - deferred 0 Asset plan allocation Moderate Required minimum distribution (RMD) Required minimum distribution (RMD) Required minimum distribution (RMD) Required minimum distribution (RMD) Rescut all years Based no endrete Start year for the plan Add an income rider Based no endrete Start year for the plan Start year for the plan Based no endrete Base	Initial account balance	\$500,000	Income Riders	ADD INCOME		Income	Variable	-
Bonus 0.0 % Upuidate or anuitize Optional Account description Optional account company Other Tax calculation option Ad money later - deferred account ears deferred 0 0 Moderate Required minimum distribution (RMD) Required minimum distribution (RMD) Renove year to end of plan 15 Based on @ age Client2 's age Jaint Select income rider Based on @ age Client2 's age Jaint Select income rider Based on @ age Client2 's age Jaint Select income rider Jaint Select income rider Jainter manual payout Admine fider Kemove Income Rider	Hypothetical return	4.0 %	0		0			
Optional Account company Other Tax calculation option Ob not Tax (Roth) Withdrawals Image: Control option account Image: Control option account Account owner Add an income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Saled Income rider Based on @ age Cleint2's age Joint Sale Income rider Based on @ age Cleint2's age Joint Sale Income rider Based on @ age Cleint2's age Joint Sale Income rider <td>Bonus</td> <td>0.0 %</td> <td>Liquidate or annuitize</td> <td>OR</td> <td>4</td> <td></td> <td></td> <td></td>	Bonus	0.0 %	Liquidate or annuitize	OR	4			
Tax calculation option Do not Tax (Roth) Add money later - deferred account 0 Asset plan allocation Moderate Risk level Moderate Account owner - - Account owner - - - Account owner - - - Account owner rider Based on ender - Number of months of payout in first year 12 Annual Arget income rider - Number of months of payout in first year - Annual Savings - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <	Account description Optional account company		O Annuitize (for years certain) 1.0 %	OR	6 7 8			
Add money later - deferred account Years deferred O Asset plan allocation Moderate Risk level Moderate Beneficial IRA RMD (based on beneficiaries life) Required minimum distribution (RMD) Remove year to end of plan 15 Based on ender Based on ender Make-up total benef RMD from one account Select Income rider Number of months of payout in first year Number of months of payout in first year Enter manual payout Account Rider Request Additional Rider Remove Income Rider	Tax calculation option	Do not Tax (Roth)						
Asset plan allocation Moderate Risk level Moderate Risk level Moderate Account owner Image: Calculated Plan Withdrawals Account type 401k Add an income rider Make-up total owners RMD from one account Based on @ age Client2's age Joint Make-up income gap based on target income Select income rider Image: Client2's age Aumual Savings Annual fixed savings			Annual percentage withdrawal 0.0 %	Pick year(s) to remove	13			
Risk level Moderate RMD from one account account account age Client2's age Joint Select income rider Add mincome rider 120 Make-up total owners RMD from one account 22 23 24 24 24 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	Asset plan allocation	Moderate Sel		Remove year to end of plan	15			
Account owner Image: Calculated Plan Withdrawals Account type 401k Add an income rider 20 Based on 12 Based on 120 Based on 120 Make-up total benef RMD from one account 21 Based on 22 Make-up total benef RMD from one account 23 Select income rider 23 Number of months of payout in first year 12.0 Annual Savings Request Additional Rider Annual fixed savings	Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		U			
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 Additional Rider Request Additional Rider Remove Income Rider	Account owner	~	Calculated Plan Withdrawals	Reset all years				
Annual Savings Request Additional Rider	Account type	401k ~	O Make-up total owners RMD from one account					
based on one age age Client2 sage Joint Select income rider Make-up income gap based on target income 23 Number of months of payout in first year 12.0 24 24 Enter manual payout Annual Savings Annual fixed savings 0 Request Additional Rider Remove Income Rider Annual fixed savings 0	at the transmission of the base of		 Make-up total benef RMD from one account 		0			
Select income rider Number of months of payout in first year 12.0 Enter manual payout in Annual Savings Request Additional Rider Remove Income Rider	Based on 💿 age 🔿 0	Client2 's age O Joint	Make up income gap based on target income					
Enter manual payout Annual Savings Request Additional Rider Remove Income Rider	200 000 000 000 000 000 000 000 000 000		• Make up meanle gap based on target meanle		24			-
Annual savings Request Additional Rider Remove Income Rider	Number of months of payout in first ye	ear 12.0						/
		ncome Rider						
				Note that enter	ed values W	ILL NOT roll dow	n to following years w	hen blank

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

					YOUR C	ASE LIST SET	TINGS HELP	SIGN OUT
Manage Accour	nt.							
	View / Edit Death Benefit View / Edit Actual Values							
Contraction of the second seco								
Account name	401(k)	Structured Income Type				Income D	ata	
Initial account balance	\$500,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years		9			
Tax calculation option	Do not Tax (Roth)	Withdrawals	9		10			
21 		Annual fixed withdrawal -4,000	Pick year(s) to remove		11			
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 13			
reals deletted	0				14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
	would the		Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	401k ~	Make-up total owners RMD from one account		ŏ	20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔿 G	Client2 's age O Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			24			-
Number of months of payout in first ye	2ar 12.0			4				
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to t	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 CAS	ELIST S	ETTINGS	HELP	SIGN OUT
Manage Accour	nt								
	View / Edit Death Benefit View / Edit Actual Values						I 1		
Account name	401(k)	Structured Income Type				Income	e Cata		
Initial account balance	\$500,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Vari	able	-
Hypothetical return	4.0 %	Start payout norm income nuer	Pick year(s)		2		I 1		
Bonus	0.0 %		OR		3		•		
Ontinnel		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	fixed		000	
Optional Account description			OR		6	fixed		000	
Optional account company		 Liquidate account (in so many years) 			7	fixed		000	
Other			Start year for X years		9	fixed fixed		000	
2.2			0		10	fixed		000	
Tax calculation option	Do not Tax (Roth) ~	Withdrawals			11	fixed		000	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12	fixed	-4,	000	
Years deferred	0	Annual percentage withdrawal 0.0 %			13	fixed	-4,	000	
		 Required minimum distribution (RMD) 			14				
Asset plan allocation	Moderate Sel		Remove year to end of plan		15				
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16				
	modelate		Deastalluses		17 18				
Account owner	~		Reset all years		19				
Account type	401k ~	Calculated Plan Withdrawals Make-up total owners RMD from one account			20				
Add an income rider	4016				21				
ny a minut	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22				
		O Make-up income gap based on target income			23				
Select income rider	~				24)	
Number of months of payout in first ye	ear 12.0								
Enter manual payout		Annual Savings							
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings							
Orange backgrounds indicate hy			Note that enter	red va	ues WILL NC	T roll down	to following	years whe	n blank

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

					YOUR CASE I	IST SETTING	B HELP	SIGN OUT
Manage Accour	1†							
	View / Edit Death Benefit View / Edit Actual Values							
Ac ount name	401(k)	Structured Income Type				Income Data		
Initial account balance	\$500,000	Income Riders	ADD INCOME			come	Variable	
		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		4			
		Liquidate or annuitize Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	fixed	-4,000	
Op ional Account description			OR			fixed	-4,000	
Optional account company		 Liquidate account (in so many years) 				fixed	-4,000	
Other			Start year for X years			fixed	-4,000	
			0			fixed fixed	-4,000	
Ta calculation option	Do not Tax (Roth) ~	Withdrawals				fixed	-4,000	
Act money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove			fixed	-4,000	
Ye is deferred	0	Annual percentage withdrawal 0.0 %			13	fixed	-4,000	
		Required minimum distribution (RMD)			14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
HISK ICTCI	Moderate				17			
Account owner	~		Reset all years		18 19			
Account type	401k ~	Calculated Plan Withdrawals			20			
Add an income rider	401k ~	O Make-up total owners RMD from one account			21			
ny a minut	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider		O Make-up income gap based on target income			23			_
50.65.07070707070707070	~			-	24		1	
Number of months of payout in first ye	ear 12.0							_
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hy	pothetical returns		Note that ente	red val	ues WILL NOT	roll down to follow	ving years whe	en blank

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

		_							
LIENT DASHB	DARD STRU	JCTURED INCO	IE PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH 0
		San Post and So		 M. S. S.					
truct	ured li	ncom	e Plar	nning					
	Cancel Add /				Add Target	dit or Add Sc	enario Disp	lay Ontions	
oure e		Account	inconic A		nuu rurger		chuno bisp	uy options	
cenario Ado	ding Deposit 4	01(k) Annual	ixed Withdra	wal Function			\sim		
			·						
		Acco	unts 📈						
		Acco				_			
anning orizon	20 years ~	4	01(k)			Incor	mes 📈		
112011				A	Discord		_	Tetel	
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	- otor	2.001000001	nugeo		moorne	
nitial amount		500,000	n nara	500,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus		500,000	Manage	500,000	incomes	2.00 %	2.00 %		
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52 53	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3 end of 4	53	562,432 584,929	0	562,432 584,929	0	83,232 84,897	0	83,232 84,897	end of 3 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 end of 15	64 65	909,862 946,257	0	909,862 946,257	0	103,489 105,558	0	103,489 105,558	end of 14 end of 15
			0				0		
end of 16 end of 17	66 67	984,107 1,023,471	0	984,107 1,023,471	0	107,669 109,823	0	107,669 109,823	end of 16 end of 17
end of 17 end of 18	68	1,023,471	0	1,023,471	0	109,823	31,275	31,275	end of 17 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	
			(36,000)	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(36,000)	1,600,966	95,714	1,660,680	

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

INT DASHB	BOARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH C
ruct	ured I	ncom	o Plar	nina					
		Account Add							
Save	Cancel Add A	Account Add	Income A	dd Inc Tax	Add Target	dit or Add Sco	enario Displ	lay Options	
nario Ad	Iding Deposit 4	01/k) Annual F	Fixed Withdra	wal Function			~		
A	rung peposit 4	or(k) Annourr	ixed miniard	Warranetton					
		Acco	unte 📈						
	-	Acco	unto			_	. 4		
ning zon	20 years V	40	01(k)			Incor	nes 📈		
Yea		Account	Income	Accounts	Planned	T	SS	Total	Year
et re urn	50	4.00 %	IRA	Total	Distribution	Wages		Income	0.000
ial ar jount		500,000		500,000	Subtotal	Manage	Manage		
onu %		0.00 %		0	of account	Infl Factor	Infl Factor		
v/bo us		500,000	Manage	500,000	incomes	2.00 %	2.00 %		
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end c 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end c 3	53 54	562,432	0	562,432	0	83,232	0	83,232	end of 3
end c 4	55	584,929	0	584,929		84,897	0	84,897	end of 4
end of 5 end of 6	55	612,326 640,819	(4,000)	612,326 640,819	(4,000) (4,000)	86,595 88,326	0	82,595 84,326	end of 5 end of 6
end of 6 end of 7	50	670,452	(4,000)	670,452	(4,000)	90,093	0	84,326	end of 6 end of 7
and c 8	58	701,270	(4,000)	701,270	(4,000)	90,093	0	87,895	end of 8
end c 9	59	733,321	(4,000)	733,321	(4,000)	93,733	0	89,733	end of 9
nd or 10	60	766,654	(4,000)	766,654	(4,000)	95,607	0	91,607	end of 10
nd of 11	61	801,320	(4,000)	801,320	(4,000)	97,520	0	93,520	end of 11
nd of 12	62	837,373	(4,000)	837,373	(4,000)	99,470	0	95,470	end of 12
nd of 13	63	874,867	(4,000)	874,867	(4,000)	101,459	0	97,459	end of 13
nd of 14	64	909,862	(4,000)	909,862	(4,000)	103,489	0	103,489	end of 14
nd of 15	65	946,257	0	946,257	ő	105,558	0	105,558	end of 15
nd of 16	66	984,107	0	984,107	0	107,669	0	107,669	end of 16
nd of 17	67	1,023,471	0	1,023,471	ő	109,823	0	109,823	end of 17
nd of 18	68	1,064,410	0	1,064,410	ő	0	31,275	31,275	end of 18
nd of 19	69	1,106,986	0	1,106,986	ő	0	31,900	31,900	end of 19
nd of 20	70	1,151,266	0	1,151,266	ő	0	32,539	32,539	end of 20
			(36,000)		(36,000)	1,600,966	95,714	1,660,680	
	backgrounds in	dianata humatha			(23,000)	.,	2.000 1.4	.,,	22

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.

nn Logone Account Income Account Planed Distribution Total Total Norme Year Year 50 4.00 % IRA South Income SS Total Norme Year Iamount 500 400 % IRA South Inf Factor Inf										
11 DASHBOAR 1 STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH 0 RAPHS NEPORTS TOLS REVISED PLAN DATA DEVISED PLAN DATA DeviseD PLAN DATA DeviseD PLAN DATA DeviseD PLAN DATA REVISED PLAN DATA DeviseD PLAN DATA										
Note:										
Dynamic Mode and img Deposit 401(k) Annual Fixed Withdrawal Function Image: Colspan="6">Image: Colspan="6">Image: Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6"Colspan="6">Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Cols	ENT DASHBO	DARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH 0
Dynamic Mode and img Deposit 401(k) Annual Fixed Withdrawal Function Image: Colspan="6">Image: Colspan="6">Image: Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6"Colspan="6">Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6"Cols				- Dia						
Adding Deposit 401(k) Annual Fixed Withdrawal Function accounts Accounts Income accounts Planned Income S Total Year accounts Income Accounts Distribution Wages SS Total Year accounts Income Accounts Distribution Wages SS Total Year accounts Income Accounts Distribution Wages SS Total Year binus 50 4.000 Binus O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O <td>ruct</td> <td>ured I</td> <td>ncom</td> <td>e Plar</td> <td>nning</td> <td></td> <td></td> <td></td> <td></td> <td></td>	ruct	ured I	ncom	e Plar	nning					
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Accounts Accounts Incomes Year Account Income Accounts Planned Wages SS Total Year Iamount 50 4.00 % IRA Sobubota Infanded Wages SS Income Year Iamount 50 4.00 % IRA Sobubota Infif Factor 2.00 % Year Vear 0.00 % 500,000 Subtotal Infif Factor 2.00 % 2.00 % Year Vad of 1 51 S20,000 0 S40,000 0 81,600 0 81,600 end of 1 vd of 4 54 S84,929 0 S42,420 83,232 0 83,232 end of 5 vd of 4 54 S44,919 (4,000) 88,555 0 82,236 end of 6 vd of 5 56 (4,000) 67,373 (4,000) 98,373 end of 6 vd of 5 58 701,270 (4,000) 97,33,373 (4,000) 97,373<										
Accounts Accounts Incomes Year Account Income Accounts Planned Wages SS Total Year Iamount 50 4.00 % IRA Sobubota Infanded Wages SS Income Year Iamount 50 4.00 % IRA Sobubota Infif Factor 2.00 % Year Vear 0.00 % 500,000 Subtotal Infif Factor 2.00 % 2.00 % Year Vad of 1 51 S20,000 0 S40,000 0 81,600 0 81,600 end of 1 vd of 4 54 S84,929 0 S42,420 83,232 0 83,232 end of 5 vd of 4 54 S44,919 (4,000) 88,555 0 82,236 end of 6 vd of 5 56 (4,000) 67,373 (4,000) 98,373 end of 6 vd of 5 58 701,270 (4,000) 97,33,373 (4,000) 97,373<	k									
Accounts Accounts Incomes Year Account Income Accounts Planned Wages SS Total Year Iamount 50 4.00 % IRA Sobubota Infanded Wages SS Income Year Iamount 50 4.00 % IRA Sobubota Infif Factor 2.00 % Year Vear 0.00 % 500,000 Subtotal Infif Factor 2.00 % 2.00 % Year Vad of 1 51 S20,000 0 S40,000 0 81,600 0 81,600 end of 1 vd of 4 54 S84,929 0 S42,420 83,232 0 83,232 end of 5 vd of 4 54 S44,919 (4,000) 88,555 0 82,236 end of 6 vd of 5 56 (4,000) 67,373 (4,000) 98,373 end of 6 vd of 5 58 701,270 (4,000) 97,33,373 (4,000) 97,373<	nario Ado	ding Deposit 4	01(k) Annual I	Fixed Withdra	wal Function			~		
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Ing 20 years Income Year Immunt 500,000 IRA 500,000 Subtration Infl Factor Infl										
nn Locount Income Account Income Total Income Total Income No Year 4.00 % Income Account Planed No Year Indout 500 4.00 % IRA S00.000 Subtal Inf Factor			Acco	unts						
Year Account Planed Distribution Year Year Year Account Income Accounts Planed Distribution SS Total Income Year I amounts 500,000 S00,000 Subtotal F SS Total Income Year ybons % S00,000 Subtotal F So So F F ybons % S00,000 Subtotal F So So F F ybons % S00,000 So Subtotal F F F F ybons % S00,000 Subtotal F So F F F ybons % S00,000 Subtotal F So F F F F F F F F F F F F F F F F F F F F F F F F F F F F F F	nning	20 years v		01 <i>(k</i>)			Inco	mas x ^k		
Vear Account Total Distribution Wages SS Income Year Lamount 50 40000 100 500,000 100 500,000 100 500,000 100 500,000 100 500,000 100 500,000 100 500,000 100 500,000 100 500,000 100 80,000 0 81,000 end of 1 d of 1 51 520,000 0 54,0300 0 83,020 0 81,600 end of 2 83,232 end of 3 d of 3 55 662,432 0 584,329 0 88,372 0 84,387 end of 4 d of 5 55 612,325 (4,000) 640,332 0 84,387 end of 6 640,419 701,270 (4,000) 93,733 end of 6 640,419 701,270 (4,000) 93,733 end of 6 1640,61 81,302 end of 6 1640,61 81,302 end of 6 1640,61 81,333 end of 6 <td< td=""><td>izon</td><td></td><td>4</td><td>v (A)</td><td></td><td></td><td>inco</td><td>ines</td><td></td><td></td></td<>	izon		4	v (A)			inco	ines		
Tretum 50 4.00 % IRA 500,000 Subtrate Infl Factor bonus % 500,000 500,000 Subtrate Infl Factor 2.00 % 2.00 % bonus % 500,000 0 500,000 0 80,000 ed of account Infl Factor 1 d of 1 51 520,000 0 540,800 0 81,600 of account at a state 1 d of 2 52 540,800 0 542,432 0 83,232 0 83,232 ed of 3 1 d of 5 55 612,326 (4,000) 86,595 0 82,595 end of 5 1 d of 5 56 640,819 (4,000) 64,326 0 83,322 0 84,397 end of 6 1 d of 8 570 670,452 (4,000) 86,955 0 82,595 end of 7 1 d of 9 59 733,321 (4,000) 99,373 0 89,373 end of 8 1 d of 1 61 801,320 <	Year		Account	Income			Wages	SS		Year
pmus % 0.00 % no of account Inf Factor Inf Factor Inf Factor Inf Factor vd of 1 51 520,000 0 520,000 20.0 % 20.0 % - - - vd of 2 52 540,800 0 520,000 82,020 0 82,020 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	net return	50	4.00 %	IRA	TOTAL	5.5thoutOn	mages		moorne	
bonus 500,000 500,000 incomes 2.00 % 2.00 % 4.00 id of 1 51 520,000 0 820,000 0 80,000 end of 1 id of 2 52 540,800 0 520,000 80,000 80,000 end of 2 id of 3 53 562,432 0 584,229 0 83,232 0 83,232 end of 4 id of 5 612,326 (4,000) 642,332 0 83,232 0 84,397 end of 4 id of 6 56 640,819 (4,000) 86,595 0 82,325 end of 6 id of 7 57 670,452 (4,000) 86,325 0 87,835 end of 8 id of 8 58 701,270 (4,000) 97,333 0 89,733 end of 1 id of 1 60 766,654 (4,000) 97,520 0 93,520 end of 1 id of 1 61 801,320 (4,000) 97,520 0 <td>tial amount</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	tial amount									
di di 1 51 520,000 0 520,000 0 80,000 0 80,000 end of 1 di di 2 22 540,800 0 540,800 0 81,600 0 81,600 end of 2 di di 3 53 562,432 0 554,820 0 83,232 0 83,232 end of 3 di di 5 55 612,326 (4,000) 642,359 0 84,897 0 84,897 end of 4 di di 5 55 612,326 (4,000) 86,595 0 82,332 end of 5 di di 6 56 640,819 (4,000) 640,319 (4,000) 88,325 0 84,897 end of 5 di di 7 7 670,452 (4,000) 701,270 (4,000) 91,395 0 87,335 end of 7 di di 5 701,270 (4,000) 733,321 (4,000) 95,607 0 91,370 end of 9 di di 1 611 801,320 (4,000) </td <td>bonus %</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	bonus %									
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did fa 53 652,432 0 552,432 0 83,232 0 64,232 end of 3 did fa 55 612,326 (4000) 654,929 0 88,326 0 84,897 0 84,897 did fa 55 612,326 (4000) 66,955 0 82,595 end of 5 did fa 56 640,819 (4,000) 66,953 0 82,595 end of 7 did fa 57 670,452 (4,000) 91,895 0 86,993 end of 7 did fa 58 701,270 (4,000) 97,33 0 89,733 end of 9 did fa 53 637,373 (4,000) 95,607 0 91,507 end of 10 dof11 61 801,320 (4,000) 99,470 0 95,507 end of 12 dof13 63 874,867 (4,000) 91,470 0 93,502 end of 13 dof14 64 909,862 0 <td></td>										
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$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	end of 7	57	670,452	(4,000)	670,452	(4,000)	90,093	0	86,093	end of 7
d of 10 60 766,654 (4,000) 95,607 0 91,607 end of 10 d of 11 61 801,320 (4,000) 801,320 (4,000) 97,520 0 93,520 end of 11 d of 12 62 837,373 (4,000) 837,373 (4,000) 99,470 0 95,470 end of 12 d of 13 63 874,877 (4,000) 837,373 (4,000) 101,459 0 97,470 end of 12 d of 13 63 874,867 (4,000) 101,459 0 133,459 end of 13 d of 14 64 909,862 0 103,588 0 105,558 end of 14 d of 15 65 946,257 0 105,558 0 105,558 end of 15 d of 17 67 1,023,471 0 109,823 0 109,823 end of 16 d of 17 67 1,023,471 0 109,823 end of 18 end of 17 d of 18 68	end of 8									
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dof15 65 946,257 0 946,257 0 105,558 0 105,558 end of 15 dof16 66 984,107 0 946,257 0 107,669 end of 15 dof17 67 1,023,471 0 109,823 end of 17 end of 17 dof18 68 1,064,410 0 1,064,410 0 31,275 81,275 end of 18 dof19 69 1,106,986 0 0 31,207 31,900 end of 19 dof20 70 1,151,266 0 1,151,226 0 1,151,226 end of 2										
do f 16 66 984,107 0 994,107 0 107,669 nd of 16 do f 17 67 1,023,471 0 1,023,471 0 109,823 end of 17 do f 18 68 1,064,410 0 0,031,275 31,275 31,275 end of 18 do f 19 69 1,106,986 0 1,015,996 0 0 31,200 anj 000 end of 18 do f 19 69 1,106,986 0 0 31,200 31,900 end of 19 do f 12 70 1,151,266 0 1,31,206 0 31,200 anj of 2										
d of 17 67 1,023,471 0 1,023,471 0 109,823 0 109,823 end of 17 d of 18 68 1,064,410 0 1,064,410 0 0 31,275 31,275 end of 18 d of 19 69 1,106,986 0 1,019,900 31,900 end of 19 d of 20 70 1,51,266 0 0 32,539 and of 19								-		
dof18 68 1.064A10 0 1.064A10 0 0 31,275 31,275 end of 18 dof19 69 1.06,986 0 1.06,986 0 0 31,900 end of 19 dof20 70 1.51,266 0 1.51,226 0 0 32,239 32,239 end of 20								-		
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d of 20 70 1,151,266 0 1,151,266 0 0 32,539 32,539 end of 20	end of 19									
	end of 20			0						
				(36,000)		(36,000)	1,600,966	95,714	1,660,680	
Orange backgrounds indicate hypothetical returns	Orange b	ackarounds in	dicate hypoth	etical returns	1					

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.

CLIENT DASHBOA	RD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH (
Structu	ired li	ncom	o Plar	nina					
		Account Add				Edit or Add Sc		lay Options	
Edit Save Ca	incel Add A	Account	a income	dd inc Tax	Add Target	alt of Add Sc	enario	lay Options	
	•								
Scenario Addir	Deposit 4	01(k) Annual F	Fixed Withdra	wal Function			~		
		_							
		Acco	unts 🔎						
lanning 2	years ~						,		
lorizon		40	01(k)			Inco	mes -		
Year	-	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA			riagee	_		
initial amount		500,000		500,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus		500,000	Manage	500,000	incomes	2.00 %	2.00 %		
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 end of 11	60	766,654 801.320	(4,000)	766,654 801,320	(4,000)	95,607 97,520	0	91,607	end of 10
	61		(4,000)		(4,000)		0	93,520	end of 11
end of 12 end of 13	62 63	837,373 874,867	(4,000)	837,373 874,867	(4,000)	99,470	0	95,470 97,459	end of 12 end of 13
end of 13 end of 14	64	909,862	(4,000)	909,862	(4,000)	101,459 103,489	0	97,459	end of 13 end of 14
end of 14 end of 15	65	909,862 946,257	0	909,862 946,257	0	103,489	0	103,489	end of 14 end of 15
			-						
end of 16 end of 17	66 67	984,107	0	984,107	0	107,669	0	107,669	end of 16 end of 17
end of 17 end of 18	68	1,023,471 1.064,410	0	1,023,471 1,064,410	0	109,823 0	31,275	109,823 31,275	end of 17 end of 18
end of 18 end of 19	69	1,064,410	0	1,064,410	0	0	31,2/5	31,275	end of 18 end of 19
end of 19 end of 20	70	1,151,266	0	1,151,266	0	0	32,539	32,539	end of 19 end of 20
010 01 20	/0	1,101,200	(36.000)	1,101,200	(36,000)	1,600,966	95,714	1,660,680	chu ur 20
					(30,000)	1,000,900	90,714	1,000,080	
Orange bac	kgrounds in	dicate hypothe	etical returns						

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

													 YOUR CASE LIST	SETTINGS	HELP
														PREPARED B	Y:
														INITIAL PLAN DAT	E:
CLIENT DASHBO	OARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH	RAPHS	REPORTS	TOOLS	F	REVISED PLAN DAT	E:
Struct	ured I	ncom		ning											
		ncom	eriai	innig											
Edit Dynami	ic Mode														
cenario Ado	ding Deposit 4	01(k) Annual I	Fixed Withdra	wal Function			~								
				1											
		Acco	unts 7												
Planning	20 years 🗸	M	01(k)			Incor	mes 7 ^k								
lorizon	T -	40			Discost	incol	lieo	Total							
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year						
net return	50	4.00 %	IRA												
initial amount		500,000		500,000	Subtotal	In O Franks	1-0.5-11-1								
bonus % w/bonus		0.00 % 500,000		0 500,000	of account	Infl Factor 2.00 %	Infl Factor 2.00 %								
end of 1	51	520,000	0	520,000	incomes 0	80.000	2.00 %	80.000	end of 1						
end of 2	52	540,800	0	540,800	ő	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						
010 01 20															
end of 20			(36,000)		(36,000)	1,600,966	95,714	1,660,680							

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