

# Withdrawing From a 401(k) Account Using the Annual Withdrawal Function

11/08/2024 1:22 pm EST

From the structured income planning page there are different ways you can withdraw money from a 401(k) account. Below is a step-by-step guideline for withdrawing money using the annual withdrawal function.

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

Scenario: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00 %						
initial amount	2,500,000		2,500,000	Subtotal of account incomes	0		
bonus % w/bonus	0.00 %		2,500,000		Infl Factor		
	2,500,000				2.00 %		
end of 1	2,600,000	0	2,600,000	0	33,000	33,000	end of 1
end of 2	2,704,000	0	2,704,000	0	33,660	33,660	end of 2
end of 3	2,812,160	0	2,812,160	0	34,333	34,333	end of 3
end of 4	2,924,646	0	2,924,646	0	35,020	35,020	end of 4
end of 5	3,041,632	0	3,041,632	0	35,720	35,720	end of 5
end of 6	3,163,297	0	3,163,297	0	36,435	36,435	end of 6
end of 7	3,289,829	0	3,289,829	0	37,163	37,163	end of 7
end of 8	3,421,422	0	3,421,422	0	37,907	37,907	end of 8
end of 9	3,558,279	0	3,558,279	0	38,665	38,665	end of 9
end of 10	3,700,610	0	3,700,610	0	39,438	39,438	end of 10
end of 11	3,848,634	0	3,848,634	0	40,227	40,227	end of 11
end of 12	4,002,579	0	4,002,579	0	41,031	41,031	end of 12
end of 13	4,162,682	0	4,162,682	0	41,852	41,852	end of 13
end of 14	4,329,190	0	4,329,190	0	42,689	42,689	end of 14
end of 15	4,502,357	0	4,502,357	0	43,543	43,543	end of 15
end of 16	4,682,451	0	4,682,451	0	44,414	44,414	end of 16
end of 17	4,869,749	0	4,869,749	0	45,302	45,302	end of 17
end of 18	5,064,539	0	5,064,539	0	46,208	46,208	end of 18
end of 19	5,267,120	0	5,267,120	0	47,132	47,132	end of 19
end of 20	5,477,805	0	5,477,805	0	48,075	48,075	end of 20
			0	0	801,813	801,813	

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: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

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

Scenario: **Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function**

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Year
					SS	Total Income	
net return	70	4.00 %					
initial amount	2,500,000	0.00 %	2,500,000		Manage		
bonus % w/bonus	2,500,000	Manage	0	Subtotal of account incomes	Inf Factor	2.00 %	
end of 1	71	2,600,000	0	2,600,000	0	33,000	33,000
end of 2	72	2,704,000	0	2,704,000	0	33,660	33,660
end of 3	73	2,812,160	0	2,812,160	0	34,333	34,333
end of 4	74	2,924,646	0	2,924,646	0	35,020	35,020
end of 5	75	3,041,632	0	3,041,632	0	35,720	35,720
end of 6	76	3,163,297	0	3,163,297	0	36,435	36,435
end of 7	77	3,289,829	0	3,289,829	0	37,163	37,163
end of 8	78	3,421,422	0	3,421,422	0	37,907	37,907
end of 9	79	3,558,279	0	3,558,279	0	38,665	38,665
end of 10	80	3,700,610	0	3,700,610	0	39,438	39,438
end of 11	81	3,848,634	0	3,848,634	0	40,227	40,227
end of 12	82	4,002,579	0	4,002,579	0	41,031	41,031
end of 13	83	4,162,682	0	4,162,682	0	41,852	41,852
end of 14	84	4,329,190	0	4,329,190	0	42,689	42,689
end of 15	85	4,502,357	0	4,502,357	0	43,543	43,543
end of 16	86	4,682,451	0	4,682,451	0	44,414	44,414
end of 17	87	4,869,749	0	4,869,749	0	45,302	45,302
end of 18	88	5,064,539	0	5,064,539	0	46,208	46,208
end of 19	89	5,267,120	0	5,267,120	0	47,132	47,132
end of 20	90	5,477,805	0	5,477,805	0	48,075	48,075
			0		0	801,813	801,813

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: \$2,500,000

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: NQ

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

Select income rider: \_\_\_\_\_

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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.

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: \$2,500,000

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: NQ

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 80,000

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 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: \$2,500,000

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: NQ

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 80,000

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

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401(K)

Initial account balance: \$2,500,000

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: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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 80,000
- 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 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.

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: \$2,500,000

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: NQ

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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	fixed	80,000
5	fixed	80,000
6	fixed	80,000
7	fixed	80,000
8	fixed	80,000
9	fixed	80,000
10	fixed	80,000
11	fixed	80,000
12	fixed	80,000
13	fixed	80,000
14	fixed	80,000
15	fixed	80,000
16	fixed	80,000
17	fixed	80,000
18		
19		
20		
21		
22		
23		
24		

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.

## 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: \$2,500,000

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: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner, Account type: NQ

Add an income rider: Based on Client's age

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 benefit RMD from one account  Make-up income gap based on target income

Annual Savings:  Annual fixed savings

### ADD INCOME

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

Year	Income	Variable
1		
2		
3	fixed	80,000
4	fixed	80,000
5	fixed	80,000
6	fixed	80,000
7	fixed	80,000
8	fixed	80,000
9	fixed	80,000
10	fixed	80,000
11	fixed	80,000
12	fixed	80,000
13	fixed	80,000
14	fixed	80,000
15	fixed	80,000
16	fixed	80,000
17	fixed	80,000
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: Withdrawing Money From a 401(K) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00%		2,500,000				
initial amount	2,500,000		2,500,000	Subtotal of account incomes	Manage Infl Factor 2.00%		
bonus % w/bonus	0.00%		0				
end of 1	71 2,600,000	0	2,600,000	0	33,000	33,000	end of 1
end of 2	72 2,704,000	0	2,704,000	0	33,660	33,660	end of 2
end of 3	73 2,732,160	80,000	2,732,160	80,000	34,333	114,333	end of 3
end of 4	74 2,761,446	80,000	2,761,446	80,000	35,020	115,020	end of 4
end of 5	75 2,791,904	80,000	2,791,904	80,000	35,720	115,720	end of 5
end of 6	76 2,823,580	80,000	2,823,580	80,000	36,435	116,435	end of 6
end of 7	77 2,856,523	80,000	2,856,523	80,000	37,163	117,163	end of 7
end of 8	78 2,890,784	80,000	2,890,784	80,000	37,907	117,907	end of 8
end of 9	79 2,926,415	80,000	2,926,415	80,000	38,665	118,665	end of 9
end of 10	80 2,963,472	80,000	2,963,472	80,000	39,438	119,438	end of 10
end of 11	81 3,002,010	80,000	3,002,010	80,000	40,227	120,227	end of 11
end of 12	82 3,042,090	80,000	3,042,090	80,000	41,031	121,031	end of 12
end of 13	83 3,083,774	80,000	3,083,774	80,000	41,852	121,852	end of 13
end of 14	84 3,127,125	80,000	3,127,125	80,000	42,689	122,689	end of 14
end of 15	85 3,172,210	80,000	3,172,210	80,000	43,543	123,543	end of 15
end of 16	86 3,219,098	80,000	3,219,098	80,000	44,414	124,414	end of 16
end of 17	87 3,267,862	80,000	3,267,862	80,000	45,302	125,302	end of 17
end of 18	88 3,398,576	0	3,398,576	0	46,208	46,208	end of 18
end of 19	89 3,534,519	0	3,534,519	0	47,132	47,132	end of 19
end of 20	90 3,675,899	0	3,675,899	0	48,075	48,075	end of 20
		1,200,000	1,200,000		801,813	2,001,813	

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.



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: \$2,500,000

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: NQ

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:

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		
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9		
10		
11		
12		
13		
14		
15		
16		
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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.

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: \$2,500,000

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: NQ

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:

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		
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21		
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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: \$2,500,000

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: NQ

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 65,000  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

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: \$2,500,000

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: NQ

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) [Input] %  Liquidate account (in so many years)

Withdrawals:  Annual fixed withdrawal 65,000  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

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

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "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: \$2,500,000

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: NQ

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	fixed	65,000
4	fixed	65,000
5	fixed	65,000
6	fixed	65,000
7	fixed	65,000
8	fixed	65,000
9	fixed	65,000
10	fixed	65,000
11	fixed	65,000
12	fixed	65,000
13	fixed	65,000
14	fixed	65,000
15	fixed	65,000
16	fixed	65,000
17	fixed	65,000
18	fixed	65,000
19	fixed	65,000
20	fixed	65,000
21	fixed	65,000
22	fixed	65,000
23	fixed	65,000
24	fixed	65,000

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: \$2,500,000

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: NQ

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	fixed	65,000
4	fixed	65,000
5	fixed	65,000
6	fixed	65,000
7	fixed	65,000
8	fixed	65,000
9	fixed	65,000
10	fixed	65,000
11	fixed	65,000
12	fixed	65,000
13	fixed	65,000
14	fixed	65,000
15	fixed	65,000
16	fixed	65,000
17	fixed	65,000
18	fixed	65,000
19	fixed	65,000
20	fixed	65,000
21	fixed	65,000
22	fixed	65,000
23	fixed	65,000
24	fixed	65,000

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Year
					SS	Total Income	
net return	70	4.00 %					
initial amount		2,500,000	2,500,000				
bonus % w/bonus		0.00 %	0				
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,747,160	2,747,160	65,000	34,333	99,333	end of 3
end of 4	74	2,792,046	2,792,046	65,000	35,020	100,020	end of 4
end of 5	75	2,838,728	2,838,728	65,000	35,720	100,720	end of 5
end of 6	76	2,887,277	2,887,277	65,000	36,435	101,435	end of 6
end of 7	77	2,937,768	2,937,768	65,000	37,163	102,163	end of 7
end of 8	78	2,990,278	2,990,278	65,000	37,907	102,907	end of 8
end of 9	79	3,044,890	3,044,890	65,000	38,665	103,665	end of 9
end of 10	80	3,101,685	3,101,685	65,000	39,438	104,438	end of 10
end of 11	81	3,160,752	3,160,752	65,000	40,227	105,227	end of 11
end of 12	82	3,222,192	3,222,192	65,000	41,031	106,031	end of 12
end of 13	83	3,286,070	3,286,070	65,000	41,852	106,852	end of 13
end of 14	84	3,352,512	3,352,512	65,000	42,689	107,689	end of 14
end of 15	85	3,421,612	3,421,612	65,000	43,543	108,543	end of 15
end of 16	86	3,493,477	3,493,477	65,000	44,414	109,414	end of 16
end of 17	87	3,568,216	3,568,216	65,000	45,302	110,302	end of 17
end of 18	88	3,645,944	3,645,944	65,000	46,208	111,208	end of 18
end of 19	89	3,726,782	3,726,782	65,000	47,132	112,132	end of 19
end of 20	90	3,810,853	3,810,853	65,000	48,075	113,075	end of 20
		1,170,000	1,170,000		801,813	1,971,813	

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

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

Account name: 401(K)

Initial account balance: \$2,500,000

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: NQ

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:

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		

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 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.

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: \$2,500,000

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: NQ

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 90,000

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 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: \$2,500,000

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: NQ

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 90,000

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 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: \$2,500,000

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: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [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 90,000  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 (0) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

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: \$2,500,000

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: NQ

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [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 90,000  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 (10) OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

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

Step 22: 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: \$2,500,000

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: NQ

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	fixed	90,000
4	fixed	90,000
5	fixed	90,000
6	fixed	90,000
7	fixed	90,000
8	fixed	90,000
9	fixed	90,000
10	fixed	90,000
11	fixed	90,000
12	fixed	90,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(K)

Initial account balance: \$2,500,000

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: NQ

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	fixed	90,000
4	fixed	90,000
5	fixed	90,000
6	fixed	90,000
7	fixed	90,000
8	fixed	90,000
9	fixed	90,000
10	fixed	90,000
11	fixed	90,000
12	fixed	90,000
13	fixed	90,000
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

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: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		Infl Factor	2.00 %	
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,722,160	2,722,160	90,000	34,333	124,333	end of 3
end of 4	74	2,741,046	2,741,046	90,000	35,020	125,020	end of 4
end of 5	75	2,760,688	2,760,688	90,000	35,720	125,720	end of 5
end of 6	76	2,781,116	2,781,116	90,000	36,435	126,435	end of 6
end of 7	77	2,802,360	2,802,360	90,000	37,163	127,163	end of 7
end of 8	78	2,824,454	2,824,454	90,000	37,907	127,907	end of 8
end of 9	79	2,847,432	2,847,432	90,000	38,665	128,665	end of 9
end of 10	80	2,871,330	2,871,330	90,000	39,438	129,438	end of 10
end of 11	81	2,896,182	2,896,182	90,000	40,227	130,227	end of 11
end of 12	82	2,922,030	2,922,030	90,000	41,031	131,031	end of 12
end of 13	83	3,038,911	3,038,911	0	41,852	41,852	end of 13
end of 14	84	3,160,467	3,160,467	0	42,689	42,689	end of 14
end of 15	85	3,286,886	3,286,886	0	43,543	43,543	end of 15
end of 16	86	3,418,361	3,418,361	0	44,414	44,414	end of 16
end of 17	87	3,555,095	3,555,095	0	45,302	45,302	end of 17
end of 18	88	3,697,299	3,697,299	0	46,208	46,208	end of 18
end of 19	89	3,845,190	3,845,190	0	47,132	47,132	end of 19
end of 20	90	3,998,998	3,998,998	0	48,075	48,075	end of 20
		900,000	900,000	900,000	801,813	1,701,813	

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

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: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		Infl Factor	2.00 %	
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,722,160	2,722,160	90,000	34,333	124,333	end of 3
end of 4	74	2,741,046	2,741,046	90,000	35,020	125,020	end of 4
end of 5	75	2,760,688	2,760,688	90,000	35,720	125,720	end of 5
end of 6	76	2,781,116	2,781,116	90,000	36,435	126,435	end of 6
end of 7	77	2,802,360	2,802,360	90,000	37,163	127,163	end of 7
end of 8	78	2,824,454	2,824,454	90,000	37,907	127,907	end of 8
end of 9	79	2,847,432	2,847,432	90,000	38,665	128,665	end of 9
end of 10	80	2,871,330	2,871,330	90,000	39,438	129,438	end of 10
end of 11	81	2,896,182	2,896,182	90,000	40,227	130,227	end of 11
end of 12	82	2,922,030	2,922,030	90,000	41,031	131,031	end of 12
end of 13	83	3,038,911	3,038,911	0	41,852	41,852	end of 13
end of 14	84	3,160,467	3,160,467	0	42,689	42,689	end of 14
end of 15	85	3,286,886	3,286,886	0	43,543	43,543	end of 15
end of 16	86	3,418,361	3,418,361	0	44,414	44,414	end of 16
end of 17	87	3,555,095	3,555,095	0	45,302	45,302	end of 17
end of 18	88	3,697,299	3,697,299	0	46,208	46,208	end of 18
end of 19	89	3,845,190	3,845,190	0	47,132	47,132	end of 19
end of 20	90	3,998,998	3,998,998	0	48,075	48,075	end of 20
		900,000	900,000	900,000	801,813	1,701,813	

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

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

## Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		0.00 %	0		2.00 %		
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,722,160	2,722,160	90,000	34,333	124,333	end of 3
end of 4	74	2,741,046	2,741,046	90,000	35,020	125,020	end of 4
end of 5	75	2,760,688	2,760,688	90,000	35,720	125,720	end of 5
end of 6	76	2,781,116	2,781,116	90,000	36,435	126,435	end of 6
end of 7	77	2,802,360	2,802,360	90,000	37,163	127,163	end of 7
end of 8	78	2,824,454	2,824,454	90,000	37,907	127,907	end of 8
end of 9	79	2,847,432	2,847,432	90,000	38,665	128,665	end of 9
end of 10	80	2,871,330	2,871,330	90,000	39,438	129,438	end of 10
end of 11	81	2,896,182	2,896,182	90,000	40,227	130,227	end of 11
end of 12	82	2,922,030	2,922,030	90,000	41,031	131,031	end of 12
end of 13	83	3,038,911	3,038,911	0	41,852	41,852	end of 13
end of 14	84	3,160,467	3,160,467	0	42,689	42,689	end of 14
end of 15	85	3,286,886	3,286,886	0	43,543	43,543	end of 15
end of 16	86	3,418,361	3,418,361	0	44,414	44,414	end of 16
end of 17	87	3,555,095	3,555,095	0	45,302	45,302	end of 17
end of 18	88	3,697,299	3,697,299	0	46,208	46,208	end of 18
end of 19	89	3,845,190	3,845,190	0	47,132	47,132	end of 19
end of 20	90	3,998,998	3,998,998	0	48,075	48,075	end of 20
		900,000	900,000	900,000	801,813	1,701,813	

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: [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: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage Infl Factor		
bonus % w/bonus		0.00 %	0		2.00 %		
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,722,160	2,722,160	90,000	34,333	124,333	end of 3
end of 4	74	2,741,046	2,741,046	90,000	35,020	125,020	end of 4
end of 5	75	2,760,688	2,760,688	90,000	35,720	125,720	end of 5
end of 6	76	2,781,116	2,781,116	90,000	36,435	126,435	end of 6
end of 7	77	2,802,360	2,802,360	90,000	37,163	127,163	end of 7
end of 8	78	2,824,454	2,824,454	90,000	37,907	127,907	end of 8
end of 9	79	2,847,432	2,847,432	90,000	38,665	128,665	end of 9
end of 10	80	2,871,330	2,871,330	90,000	39,438	129,438	end of 10
end of 11	81	2,896,182	2,896,182	90,000	40,227	130,227	end of 11
end of 12	82	2,922,030	2,922,030	90,000	41,031	131,031	end of 12
end of 13	83	3,038,911	3,038,911	0	41,852	41,852	end of 13
end of 14	84	3,160,467	3,160,467	0	42,689	42,689	end of 14
end of 15	85	3,286,886	3,286,886	0	43,543	43,543	end of 15
end of 16	86	3,418,361	3,418,361	0	44,414	44,414	end of 16
end of 17	87	3,555,095	3,555,095	0	45,302	45,302	end of 17
end of 18	88	3,697,299	3,697,299	0	46,208	46,208	end of 18
end of 19	89	3,845,190	3,845,190	0	47,132	47,132	end of 19
end of 20	90	3,998,998	3,998,998	0	48,075	48,075	end of 20
		900,000	900,000	900,000	801,813	1,701,813	

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: Withdrawing Money From a 401(k) Account Using the Annual Withdrawal Function

Year	Account	Income	Accounts		Planned Distribution	Incomes		Year
			Account	Income		SS	Total Income	
net return	70	4.00 %						
initial amount		2,500,000		2,500,000				
bonus % w/bonus		0.00 %		0				
		2,500,000		2,500,000				
end of 1	71	2,600,000	0	2,600,000	0	33,000	33,000	end of 1
end of 2	72	2,704,000	0	2,704,000	0	33,660	33,660	end of 2
end of 3	73	2,722,160	90,000	2,722,160	90,000	34,333	124,333	end of 3
end of 4	74	2,741,046	90,000	2,741,046	90,000	35,020	125,020	end of 4
end of 5	75	2,760,688	90,000	2,760,688	90,000	35,720	125,720	end of 5
end of 6	76	2,781,116	90,000	2,781,116	90,000	36,435	126,435	end of 6
end of 7	77	2,802,360	90,000	2,802,360	90,000	37,163	127,163	end of 7
end of 8	78	2,824,454	90,000	2,824,454	90,000	37,907	127,907	end of 8
end of 9	79	2,847,432	90,000	2,847,432	90,000	38,665	128,665	end of 9
end of 10	80	2,871,330	90,000	2,871,330	90,000	39,438	129,438	end of 10
end of 11	81	2,896,182	90,000	2,896,182	90,000	40,227	130,227	end of 11
end of 12	82	2,922,030	90,000	2,922,030	90,000	41,031	131,031	end of 12
end of 13	83	3,038,911	0	3,038,911	0	41,852	41,852	end of 13
end of 14	84	3,160,467	0	3,160,467	0	42,689	42,689	end of 14
end of 15	85	3,286,886	0	3,286,886	0	43,543	43,543	end of 15
end of 16	86	3,418,361	0	3,418,361	0	44,414	44,414	end of 16
end of 17	87	3,555,095	0	3,555,095	0	45,302	45,302	end of 17
end of 18	88	3,697,299	0	3,697,299	0	46,208	46,208	end of 18
end of 19	89	3,845,190	0	3,845,190	0	47,132	47,132	end of 19
end of 20	90	3,998,998	0	3,998,998	0	48,075	48,075	end of 20
				900,000	900,000	801,813	1,701,813	

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)