

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

11/08/2024 1:21 pm EST

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00 %						
initial amount	5,000,000	IRA	5,000,000	Subtotal of account incomes	0		
bonus % w/bonus	0.00 %		5,000,000		Infl Factor		
	5,000,000				2.00 %		
end of 1	5,200,000	0	5,200,000	0	35,000	35,000	end of 1
end of 2	5,408,000	0	5,408,000	0	35,700	35,700	end of 2
end of 3	5,624,320	0	5,624,320	0	36,414	36,414	end of 3
end of 4	5,849,292	0	5,849,292	0	37,142	37,142	end of 4
end of 5	6,083,264	0	6,083,264	0	37,885	37,885	end of 5
end of 6	6,326,594	0	6,326,594	0	38,643	38,643	end of 6
end of 7	6,579,658	0	6,579,658	0	39,416	39,416	end of 7
end of 8	6,842,844	0	6,842,844	0	40,204	40,204	end of 8
end of 9	7,116,558	0	7,116,558	0	41,008	41,008	end of 9
end of 10	7,401,220	0	7,401,220	0	41,828	41,828	end of 10
end of 11	7,697,268	0	7,697,268	0	42,665	42,665	end of 11
end of 12	8,005,158	0	8,005,158	0	43,518	43,518	end of 12
end of 13	8,325,364	0	8,325,364	0	44,388	44,388	end of 13
end of 14	8,658,379	0	8,658,379	0	45,276	45,276	end of 14
end of 15	9,004,714	0	9,004,714	0	46,182	46,182	end of 15
end of 16	9,364,902	0	9,364,902	0	47,105	47,105	end of 16
end of 17	9,739,498	0	9,739,498	0	48,047	48,047	end of 17
end of 18	10,129,078	0	10,129,078	0	49,008	49,008	end of 18
end of 19	10,534,241	0	10,534,241	0	49,989	49,989	end of 19
end of 20	10,955,610	0	10,955,610	0	50,988	50,988	end of 20
			0	0	850,408	850,408	

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

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

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

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00 %		5,000,000				
initial amount	5,000,000		5,000,000				
bonus %	0.00 %		0				
w/bonus	5,000,000		5,000,000				
end of 1	5,200,000	0	5,200,000	0	35,000	35,000	end of 1
end of 2	5,408,000	0	5,408,000	0	35,700	35,700	end of 2
end of 3	5,624,320	0	5,624,320	0	36,414	36,414	end of 3
end of 4	5,849,292	0	5,849,292	0	37,142	37,142	end of 4
end of 5	6,083,264	0	6,083,264	0	37,885	37,885	end of 5
end of 6	6,326,594	0	6,326,594	0	38,643	38,643	end of 6
end of 7	6,579,658	0	6,579,658	0	39,416	39,416	end of 7
end of 8	6,842,844	0	6,842,844	0	40,204	40,204	end of 8
end of 9	7,116,558	0	7,116,558	0	41,008	41,008	end of 9
end of 10	7,401,220	0	7,401,220	0	41,828	41,828	end of 10
end of 11	7,697,268	0	7,697,268	0	42,665	42,665	end of 11
end of 12	8,005,158	0	8,005,158	0	43,518	43,518	end of 12
end of 13	8,325,364	0	8,325,364	0	44,388	44,388	end of 13
end of 14	8,658,379	0	8,658,379	0	45,276	45,276	end of 14
end of 15	9,004,714	0	9,004,714	0	46,182	46,182	end of 15
end of 16	9,364,902	0	9,364,902	0	47,105	47,105	end of 16
end of 17	9,739,498	0	9,739,498	0	48,047	48,047	end of 17
end of 18	10,129,078	0	10,129,078	0	49,008	49,008	end of 18
end of 19	10,534,241	0	10,534,241	0	49,989	49,989	end of 19
end of 20	10,955,610	0	10,955,610	0	50,988	50,988	end of 20
					850,408	850,408	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: 401k

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

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Income Data: Year, Income, Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Percentage Withdrawal Text Box: Type in the percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 2 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

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		
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21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 2 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input: 0]

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

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

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00%					
initial amount		5,000,000	5,000,000	Subtotal of account incomes	Manage Infl Factor 2.00%		
bonus % w/bonus		0.00%	0				
		5,000,000	5,000,000				
end of 1	71	5,200,000	5,200,000	0	35,000	35,000	end of 1
end of 2	72	5,408,000	5,408,000	0	35,700	35,700	end of 2
end of 3	73	5,516,160	5,516,160	108,160	36,414	144,574	end of 3
end of 4	74	5,626,483	5,626,483	110,323	37,142	147,465	end of 4
end of 5	75	5,739,012	5,739,012	112,530	37,885	150,415	end of 5
end of 6	76	5,853,793	5,853,793	114,780	38,643	153,423	end of 6
end of 7	77	5,970,868	5,970,868	117,076	39,416	156,492	end of 7
end of 8	78	6,090,286	6,090,286	119,417	40,204	159,621	end of 8
end of 9	79	6,212,091	6,212,091	121,806	41,008	162,814	end of 9
end of 10	80	6,336,332	6,336,332	124,242	41,828	166,070	end of 10
end of 11	81	6,589,786	6,589,786	0	42,665	42,665	end of 11
end of 12	82	6,853,376	6,853,376	0	43,518	43,518	end of 12
end of 13	83	7,127,512	7,127,512	0	44,388	44,388	end of 13
end of 14	84	7,412,612	7,412,612	0	45,276	45,276	end of 14
end of 15	85	7,709,116	7,709,116	0	46,182	46,182	end of 15
end of 16	86	8,017,480	8,017,480	0	47,105	47,105	end of 16
end of 17	87	8,338,179	8,338,179	0	48,047	48,047	end of 17
end of 18	88	8,671,706	8,671,706	0	49,008	49,008	end of 18
end of 19	89	9,018,574	9,018,574	0	49,989	49,989	end of 19
end of 20	90	9,379,317	9,379,317	0	50,988	50,988	end of 20
		928,334	928,334	928,334	850,408	1,778,742	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [text box]

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 [text box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[text box]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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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 11: Annual Percentage Withdrawal Text Box: Type in the percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [text box]

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 [text box]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[text box]

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 12: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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 1 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider: Based on [radio] s 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 1 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 14: Clicking: After clicking on the Start Year for Rest of Plan green button, the term "percent" should automatically appear in the income column and the percentage 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: \$5,000,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3	percent	1.0
4	percent	1.0
5	percent	1.0
6	percent	1.0
7	percent	1.0
8	percent	1.0
9	percent	1.0
10	percent	1.0
11	percent	1.0
12	percent	1.0
13	percent	1.0
14	percent	1.0
15	percent	1.0
16	percent	1.0
17	percent	1.0
18	percent	1.0
19	percent	1.0
20	percent	1.0
21	percent	1.0
22	percent	1.0
23	percent	1.0
24	percent	1.0

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: \$5,000,000

Hypothetical return: 4.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [input]

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [input]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[input]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3	percent	1.0
4	percent	1.0
5	percent	1.0
6	percent	1.0
7	percent	1.0
8	percent	1.0
9	percent	1.0
10	percent	1.0
11	percent	1.0
12	percent	1.0
13	percent	1.0
14	percent	1.0
15	percent	1.0
16	percent	1.0
17	percent	1.0
18	percent	1.0
19	percent	1.0
20	percent	1.0
21	percent	1.0
22	percent	1.0
23	percent	1.0
24	percent	1.0

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	4.00 %	IRA	5,000,000	Subtotal of account incomes	Manage Infl Factor 2.00 %		
initial amount	5,000,000		0				
bonus % w/bonus	5,000,000		5,000,000				
end of 1	5,200,000	0	5,200,000	0	35,000	35,000	end of 1
end of 2	5,408,000	0	5,408,000	0	35,700	35,700	end of 2
end of 3	5,570,240	54,080	5,570,240	54,080	36,414	90,494	end of 3
end of 4	5,737,347	55,702	5,737,347	55,702	37,142	92,845	end of 4
end of 5	5,909,467	57,373	5,909,467	57,373	37,885	95,259	end of 5
end of 6	6,086,751	59,095	6,086,751	59,095	38,643	97,738	end of 6
end of 7	6,269,354	60,868	6,269,354	60,868	39,416	100,283	end of 7
end of 8	6,457,434	62,694	6,457,434	62,694	40,204	102,898	end of 8
end of 9	6,651,156	64,574	6,651,156	64,574	41,008	105,582	end of 9
end of 10	6,850,691	66,512	6,850,691	66,512	41,828	108,340	end of 10
end of 11	7,056,212	68,507	7,056,212	68,507	42,665	111,172	end of 11
end of 12	7,267,898	70,562	7,267,898	70,562	43,518	114,080	end of 12
end of 13	7,485,934	72,679	7,485,934	72,679	44,388	117,067	end of 13
end of 14	7,710,512	74,859	7,710,512	74,859	45,276	120,136	end of 14
end of 15	7,941,826	77,105	7,941,826	77,105	46,182	123,287	end of 15
end of 16	8,180,081	79,418	8,180,081	79,418	47,105	126,524	end of 16
end of 17	8,425,483	81,801	8,425,483	81,801	48,047	129,848	end of 17
end of 18	8,678,247	84,255	8,678,247	84,255	49,008	133,263	end of 18
end of 19	8,938,595	86,782	8,938,595	86,782	49,989	136,771	end of 19
end of 20	9,206,752	89,386	9,206,752	89,386	50,988	140,374	end of 20
	1,266,252		1,266,252		850,408	2,116,660	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional
Account description: [REDACTED]
Optional account company: [REDACTED]
Other: [REDACTED]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [REDACTED]
Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: 401k

Add an income rider
Based on: age Client's age Joint
Select income rider: [REDACTED]
Number of months of payout in first year: 12.0
Enter manual payout: [REDACTED]

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 [REDACTED]
 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 [REDACTED]

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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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 Percentage Withdrawal Text Box: Type in the percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
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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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 3 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: 401(k)

Initial account balance: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 3 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 3 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

12

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 22: Clicking: After clicking on the Start Year for X Years green button, the term "percent" should automatically appear in the income column and the percentage 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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

Add an income rider

Based on: age Client'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	percent	3.0
4	percent	3.0
5	percent	3.0
6	percent	3.0
7	percent	3.0
8	percent	3.0
9	percent	3.0
10	percent	3.0
11	percent	3.0
12	percent	3.0
13	percent	3.0
14	percent	3.0
15	percent	3.0
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: \$5,000,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: 401k

Add an income rider

Based on: age Client'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	percent	3.0
4	percent	3.0
5	percent	3.0
6	percent	3.0
7	percent	3.0
8	percent	3.0
9	percent	3.0
10	percent	3.0
11	percent	3.0
12	percent	3.0
13	percent	3.0
14	percent	3.0
15	percent	3.0
16		
17		
18		
19		
20		
21		
22		
23		
24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %	IRA	5,000,000	Subtotal of account incomes	Manage Infl Factor	
initial amount		5,000,000	5,000,000	0	0		
bonus % w/bonus		0.00 %	0	0	2.00 %		
		5,000,000	5,000,000	0	0		
end of 1	71	5,200,000	5,200,000	0	35,000	35,000	end of 1
end of 2	72	5,408,000	5,408,000	0	35,700	35,700	end of 2
end of 3	73	5,462,080	5,462,080	162,240	36,414	198,654	end of 3
end of 4	74	5,516,700	5,516,700	163,862	37,142	201,005	end of 4
end of 5	75	5,571,868	5,571,868	165,501	37,885	203,386	end of 5
end of 6	76	5,627,586	5,627,586	167,156	38,643	205,799	end of 6
end of 7	77	5,683,862	5,683,862	168,828	39,416	208,243	end of 7
end of 8	78	5,740,700	5,740,700	170,516	40,204	210,720	end of 8
end of 9	79	5,798,106	5,798,106	172,221	41,008	213,229	end of 9
end of 10	80	5,856,088	5,856,088	173,943	41,828	215,771	end of 10
end of 11	81	5,914,648	5,914,648	175,683	42,665	218,347	end of 11
end of 12	82	5,973,794	5,973,794	177,439	43,518	220,958	end of 12
end of 13	83	6,033,532	6,033,532	179,214	44,388	223,602	end of 13
end of 14	84	6,093,867	6,093,867	181,006	45,276	226,282	end of 14
end of 15	85	6,337,622	6,337,622	0	46,182	46,182	end of 15
end of 16	86	6,591,126	6,591,126	0	47,105	47,105	end of 16
end of 17	87	6,854,771	6,854,771	0	48,047	48,047	end of 17
end of 18	88	7,128,962	7,128,962	0	49,008	49,008	end of 18
end of 19	89	7,414,120	7,414,120	0	49,989	49,989	end of 19
end of 20	90	7,710,684	7,710,684	0	50,988	50,988	end of 20
		2,057,609	2,057,609	850,408	2,908,017		

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %	IRA	5,000,000	Subtotal of account incomes	Manage Infl Factor	
initial amount		5,000,000	5,000,000	0	0		
bonus % w/bonus		0.00 %	0	0	2.00 %		
		5,000,000	5,000,000	0	0		
end of 1	71	5,200,000	5,200,000	0	35,000	35,000	end of 1
end of 2	72	5,408,000	5,408,000	0	35,700	35,700	end of 2
end of 3	73	5,462,080	5,462,080	162,240	36,414	198,654	end of 3
end of 4	74	5,516,700	5,516,700	163,862	37,142	201,005	end of 4
end of 5	75	5,571,868	5,571,868	165,501	37,885	203,386	end of 5
end of 6	76	5,627,586	5,627,586	167,156	38,643	205,799	end of 6
end of 7	77	5,683,862	5,683,862	168,828	39,416	208,243	end of 7
end of 8	78	5,740,700	5,740,700	170,516	40,204	210,720	end of 8
end of 9	79	5,798,106	5,798,106	172,221	41,008	213,229	end of 9
end of 10	80	5,856,088	5,856,088	173,943	41,828	215,771	end of 10
end of 11	81	5,914,648	5,914,648	175,683	42,665	218,347	end of 11
end of 12	82	5,973,794	5,973,794	177,439	43,518	220,958	end of 12
end of 13	83	6,033,532	6,033,532	179,214	44,388	223,602	end of 13
end of 14	84	6,093,867	6,093,867	181,006	45,276	226,282	end of 14
end of 15	85	6,337,622	6,337,622	0	46,182	46,182	end of 15
end of 16	86	6,591,126	6,591,126	0	47,105	47,105	end of 16
end of 17	87	6,854,771	6,854,771	0	48,047	48,047	end of 17
end of 18	88	7,128,962	7,128,962	0	49,008	49,008	end of 18
end of 19	89	7,414,120	7,414,120	0	49,989	49,989	end of 19
end of 20	90	7,710,684	7,710,684	0	50,988	50,988	end of 20
		2,057,609	2,057,609	850,408	2,908,017		

Orange backgrounds indicate hypothetical returns

Step 26: Edit: If you need to make a sub 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

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 **Dynamic Mode**

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %	IRA	5,000,000	Subtotal of account incomes	Infl Factor	
initial amount		5,000,000	5,000,000	0	0		
bonus %		0.00 %					
w/bonus		5,000,000	5,000,000		2.00 %		
end of 1	71	5,200,000	0	5,200,000	0	35,000	end of 1
end of 2	72	5,408,000	0	5,408,000	0	35,700	end of 2
end of 3	73	5,462,080	162,240	5,462,080	162,240	36,414	end of 3
end of 4	74	5,516,700	163,862	5,516,700	163,862	37,142	end of 4
end of 5	75	5,571,868	165,501	5,571,868	165,501	37,885	end of 5
end of 6	76	5,627,586	167,156	5,627,586	167,156	38,643	end of 6
end of 7	77	5,683,862	168,828	5,683,862	168,828	39,416	end of 7
end of 8	78	5,740,700	170,516	5,740,700	170,516	40,204	end of 8
end of 9	79	5,798,106	172,221	5,798,106	172,221	41,008	end of 9
end of 10	80	5,856,088	173,943	5,856,088	173,943	41,828	end of 10
end of 11	81	5,914,648	175,683	5,914,648	175,683	42,665	end of 11
end of 12	82	5,973,794	177,439	5,973,794	177,439	43,518	end of 12
end of 13	83	6,033,532	179,214	6,033,532	179,214	44,388	end of 13
end of 14	84	6,093,867	181,006	6,093,867	181,006	45,276	end of 14
end of 15	85	6,337,622	0	6,337,622	0	46,182	end of 15
end of 16	86	6,591,126	0	6,591,126	0	47,105	end of 16
end of 17	87	6,854,771	0	6,854,771	0	48,047	end of 17
end of 18	88	7,128,962	0	7,128,962	0	49,008	end of 18
end of 19	89	7,414,120	0	7,414,120	0	49,989	end of 19
end of 20	90	7,710,684	0	7,710,684	0	50,988	end of 20
			2,057,609	2,057,609	850,408	2,908,017	

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

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Withdrawing From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %	IRA	5,000,000	Subtotal of account incomes	Infl Factor	
initial amount		5,000,000	5,000,000	0	0		
bonus %		0.00 %					
w/bonus		5,000,000	5,000,000		2.00 %		
end of 1	71	5,200,000	0	5,200,000	0	35,000	end of 1
end of 2	72	5,408,000	0	5,408,000	0	35,700	end of 2
end of 3	73	5,462,080	162,240	5,462,080	162,240	36,414	end of 3
end of 4	74	5,516,700	163,862	5,516,700	163,862	37,142	end of 4
end of 5	75	5,571,868	165,501	5,571,868	165,501	37,885	end of 5
end of 6	76	5,627,586	167,156	5,627,586	167,156	38,643	end of 6
end of 7	77	5,683,862	168,828	5,683,862	168,828	39,416	end of 7
end of 8	78	5,740,700	170,516	5,740,700	170,516	40,204	end of 8
end of 9	79	5,798,106	172,221	5,798,106	172,221	41,008	end of 9
end of 10	80	5,856,088	173,943	5,856,088	173,943	41,828	end of 10
end of 11	81	5,914,648	175,683	5,914,648	175,683	42,665	end of 11
end of 12	82	5,973,794	177,439	5,973,794	177,439	43,518	end of 12
end of 13	83	6,033,532	179,214	6,033,532	179,214	44,388	end of 13
end of 14	84	6,093,867	181,006	6,093,867	181,006	45,276	end of 14
end of 15	85	6,337,622	0	6,337,622	0	46,182	end of 15
end of 16	86	6,591,126	0	6,591,126	0	47,105	end of 16
end of 17	87	6,854,771	0	6,854,771	0	48,047	end of 17
end of 18	88	7,128,962	0	7,128,962	0	49,008	end of 18
end of 19	89	7,414,120	0	7,414,120	0	49,989	end of 19
end of 20	90	7,710,684	0	7,710,684	0	50,988	end of 20
			2,057,609	2,057,609	850,408	2,908,017	

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 From a 401(k) Annual Percentage Withdrawal Function

Planning Horizon		Accounts		401(k)		Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
net return	70	4.00 %							
initial amount		5,000,000		5,000,000	Subtotal of account incomes	Infl Factor			
bonus % w/bonus		0.00 %		5,000,000		2.00 %			
		5,000,000							
end of 1	71	5,200,000	0	5,200,000	0	35,000	35,000	end of 1	
end of 2	72	5,408,000	0	5,408,000	0	35,700	35,700	end of 2	
end of 3	73	5,462,080	162,240	5,462,080	162,240	36,414	198,654	end of 3	
end of 4	74	5,516,700	163,862	5,516,700	163,862	37,142	201,005	end of 4	
end of 5	75	5,571,868	165,501	5,571,868	165,501	37,885	203,386	end of 5	
end of 6	76	5,627,586	167,156	5,627,586	167,156	38,643	205,799	end of 6	
end of 7	77	5,683,862	168,828	5,683,862	168,828	39,416	208,243	end of 7	
end of 8	78	5,740,700	170,516	5,740,700	170,516	40,204	210,720	end of 8	
end of 9	79	5,798,106	172,221	5,798,106	172,221	41,008	213,229	end of 9	
end of 10	80	5,856,088	173,943	5,856,088	173,943	41,828	215,771	end of 10	
end of 11	81	5,914,648	175,683	5,914,648	175,683	42,665	218,347	end of 11	
end of 12	82	5,973,794	177,439	5,973,794	177,439	43,518	220,958	end of 12	
end of 13	83	6,033,532	179,214	6,033,532	179,214	44,388	223,602	end of 13	
end of 14	84	6,093,867	181,006	6,093,867	181,006	45,276	226,282	end of 14	
end of 15	85	6,337,622	0	6,337,622	0	46,182	46,182	end of 15	
end of 16	86	6,591,126	0	6,591,126	0	47,105	47,105	end of 16	
end of 17	87	6,854,771	0	6,854,771	0	48,047	48,047	end of 17	
end of 18	88	7,128,962	0	7,128,962	0	49,008	49,008	end of 18	
end of 19	89	7,414,120	0	7,414,120	0	49,989	49,989	end of 19	
end of 20	90	7,710,684	0	7,710,684	0	50,988	50,988	end of 20	
		2,057,609		2,057,609		850,408	2,908,017		

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