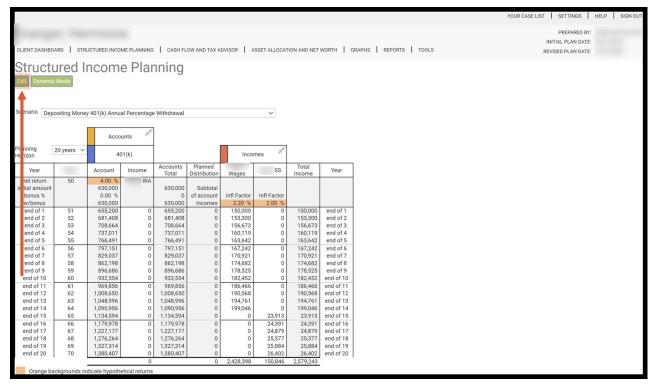
Depositing Into a 401(K) Account Using the Annual Percentage Withdrawal Function

11/08/2024 1:21 pm EST

There are multiple ways to show deposits into a 401(k) account. Below is the step-by-step guideline for adding deposits into an 401(k) account using the annual percentage withdrawal function.

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



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

CLENT DASIERDAND STRUCTURED INCOME PLANING CABIFLOW AND DATA DATA ADVISION ASSET ALLOCATION AND NET WORTH C GRAPHS REPORTS TOLS REVISION PLANING	HELP S	YOUR CASE LIST SETTINGS HE													
CLEURT DASHBORAD STRUCTURED NCOME PL NUND CASH FLOW AND TAX DUVORI ASSET ALLOCATION NUND NET WORTH GRAPHS TOOLS TOOLS REVISED PLAN DATE Structured Income Flaming Structured Income Flaming Add Account Add Inco is Add Inco is Add Inco is ReviseD PLAN DATE Display Options Seenario Depositing Money 401(k) Anual Per mage Withdrawal Income s Income s </td <td></td> <td>PREPARED BY:</td> <td></td>		PREPARED BY:													
CLIENT DARHIBONE CRUITED INCOME FL. NINN CASH FLOW AND TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS TOOLS TOOLS REVISED PLAN DATE Structured Income Flaming Image: Structured Income Flaming Mad Incore		INITIAL PLAN DATE:													
See Add Account Add Inco at A			rs tools	GRAPHS RE	WORTH 0	TION AND NET	SSET ALLOCAT		OW AND TAX A	CASH FL	NNING	ME PL	CTURED INCO	OARD STRU	CLIENT DASHBO
Bare Cancel Add Account Add Inor at Add Target Ealt or Add Scenario Display Options Beenario Depositing Money 401(k) Annual Per mataget Withdrawal											1				Name 1 and
Itemaning Depositing Money 401(k) Annual Perivatage Withdrawal Itemaning Depositing Money 401(k) Annual Perivatage Withdrawal Ianning 20 years 401(k) Income Income Income Year Account Income Control Manage Manage Year Intel amount 50 630,000 Object Diffication Manage Manage Manage Intel amount 50 630,000 Object Manage Manage Manage Manage Inf Factor															
Anning Drizon 20 years Account Income Value Year Account Inc me Accounts Planned Distribution Vear Nitial amount inflata mount 50 Accounts Inc me Accounts Planned Distribution Vear onter reture end of 1 55 Accounts Inc me Accounts Distribution Vear of accounts Distribution Vear 630,000 Subtotat Manage Manage Manage whonus 630,000 Subtotat Manage Manage Manage Manage Manage end of 1 51 663,000 614,008 0 153,000 0 153,000 end of 3 end of 5 55 76,641 0 766,647 0 165,627 0 165,422 0 170,424 end of 7 end of 6 56 797,151 0 776,825 0 174,862 end of 7 end of 7 end of 6 58						lay Options	enario Disp		Add Target E	dd Inc Tax 4	ie Ad	d Inco	ccount Add	Cancel Add A	Edit Save 0
Anning Drizon 20 years Account Income Value Year Account Inc me Accounts Planned Distribution Vear Nitial amount inflata mount 50 Accounts Inc me Accounts Planned Distribution Vear onter reture end of 1 55 Accounts Inc me Accounts Distribution Vear of accounts Distribution Vear 630,000 Subtotat Manage Manage Manage whonus 630,000 Subtotat Manage Manage Manage Manage Manage end of 1 51 663,000 614,008 0 153,000 0 153,000 end of 3 end of 5 55 76,641 0 766,647 0 165,627 0 165,422 0 170,424 end of 7 end of 6 56 797,151 0 776,825 0 174,862 end of 7 end of 7 end of 6 58															
Account Accounts Income Year Account Inc Income X ret retur 50 Account Inc Income X initial amount 50 Account Inc Inc Income X ord retur 50 Account Inc Inc </td <td></td>															
Anning Drizon 20 years Account Income Year Account Inc Manual Planned Distribution Wages SS Total Year net retum Initial amount SO Account Inc Manual Planned Distribution Wages SS Total Year net retum Initial amount SO Account Inc Manual Planned Manual Year end of 1 SS Account Inc Manual Subtotat Manual Manual end of 2 S2 681,408 O 655,000 O 150,000 O 150,000 end of 3 end of 4 S4 737,011 O 770,821 O 165,872 O 165,842 O 163,842 O 170,921 O <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>~</td><td></td><td></td><td>Withdrawal</td><td>entage</td><td>al Per</td><td>401(k) Annua</td><td>positing Money</td><td>cenario Der</td></td<>							~			Withdrawal	entage	al Per	401(k) Annua	positing Money	cenario Der
Naming torizon 20 years Autor Name Planed Distribution Nume Num															
Planning torizon 20 years Verture Hold Formation Formation 20 years 401(k) Verture Total Income Verture Verture Manage SS Total Income Year Met reture Initial amounts 50 4.00 % 0.00 % Income Subtral Manage of account Manage Init Factor Year whomus 650,000 0 Subtral Manage of account Manage Init Factor Manage Init Factor Year end of 1 51 655,200 0 150,000 0 153,300 end of 1 end of 5 55 766,401 0 770,11<0											× K				
Verar Account Inc Accounts Planet Manage SS Total Year met return 50 4.00 % Inc RA South Inc Wages SS Income Year initial anounts 0.00 % Inc RA South Manage												unts	Acco		
Year Account Inc me Account Total Planed Wages SS Total Year hert return 630,000 630,000 630,000 630,000 640,000 SW bit and the factor Manage							mes 📈	Inco				01(k)	40	20 years 🗸	
Year Account Increme Total Distribution Wage SS Increme Year Increme 50 400 % 630.00 Image SS Increme Year bonus % 630.00 Image 630.00 Image Manage				1			1163	inco				(n)	40		lonzon
Interterum Initial amount borus % 50 630,000 630,000 1RA 630,000 630,000 Subtoal of account Manage Inf Factor incomes Manage 220 % Manage 1nf Factor incomes Manage 220 % Manage 20 % Manage 1nf Factor incomes Manage 220 % Manage 20 % Manage 1nf Factor incomes Manage 220 % Manage 20 % Manage 1nf Factor incomes Manage 220 % Manage 1nf Factor income					Year		SS	Wages			me	Inc	Account		Year
bonus% velocut 630.00 denorate 650.000 infl Factor infl Factor infl Factor infl Factor end of 1 51 655.200 0 150.000 0				1							IRA		4.00 %	50	net return
whomusform630,000Membrage830,000incomes 22.0 % 2.00 % $$ end of 151655,2000655,2000150,0000150,000end of 2end of 252681,4080681,4080153,300end of 2end of 353708,6640708,6640156,673end of 3end of 454737,0110737,0110160,119end of 5end of 555766,4910776,4910167,242end of 5end of 656779,1510167,2420167,242end of 7end of 558862,1980829,0370170,921end of 7end of 888829,0370174,6820178,525end of 9end of 959896,8660896,8660178,525end of 10end of 1161959,856099,8560182,462end of 11end of 12621,008,6500190,5580182,462end of 12end of 13631,048,9960194,7510182,452end of 12end of 14641,909,9560199,5580182,452end of 12end of 13651,144,5940022,87123,91323,913end of 14641,909,9560199,456end of 14end of 15651,1											7				
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$															
end of 252661 A080681 A080153.3000153.300end of 2end of 353708.6640708.6640156.6730156.73end of 3end of 454737.0110737.0110160.1190160.119end of 4end of 555766.4910766.4910167.2420167.242end of 5end of 656797.1510777.1510167.2420167.242end of 7end of 658862.1980829.0370170.9210170.921end of 7end of 959896.6860896.6860178.5250178.525end of 9end of 160932.5540992.5540182.452end of 10end of 12621,008.6500199.5680188.466end of 11end of 13631,048.9960199.456199.458end of 12end of 14641,099.9560199.4761139.476end of 14end of 15651,74.594002.23.9712.3.971end of 14661,74.954002.2.9712.3.971end of 15651,74.594002.2.9712.3.971end of 15661,74.971002.2.9712.3.971end of 15661,74.594002.3.9712				1	end of 1	150,000					age 0	Man		51	
end of 454737,0110737,0110160,1190160,119end of 4end of 555766,4910766,4910163,6420163,642end of 5end of 556779,1510797,1510167,2420167,242end of 5end of 757829,0370829,0370170,9210177,921end of 7end of 8862,1980882,1980174,6820174,682end of 9end of 959896,6860896,6860174,6820174,682end of 10end of 1060932,5540986,6860182,4520182,452end of 10end of 1161969,8560190,5680186,466end of 11end of 12621,008,6500190,5680190,568end of 11end of 13631,048,9960194,7610194,761end of 13end of 14641,090,9560199,0460199,046end of 14end of 15651,134,5940022,37123,371end of 18end of 14661,179,9780024,391end of 18end of 15661,276,264022,37725,377end of 18end of 19691,327,3140022,87725,377end of 19end of 1969 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>															
end of 555766,4910766,4910163,642end of 5end of 656797,1510797,1510167,242end of 6end of 757829,0370829,0370167,242end of 7end of 858862,1980829,0370170,9210177,462end of 959896,6860886,6860178,525end of 7end of 1060932,5540932,5540182,452end of 1end of 1161969,8560190,5680186,466end of 1end of 12621,008,6560190,5680186,466end of 1end of 13631,048,99601,904,5680186,466end of 14end of 14641,909,9560199,0560199,056end of 14end of 14641,909,95601,904,95601,904,956end of 14end of 15651,134,59401,227,1770024,391end of 15end of 16661,779,2780024,391end of 17end of 17end of 17671,227,1770024,879end of 18end of 18681,276,2640025,37725,377end of 18end of 19691,327,3140025,884end of 19end of 19691,327,3140<					end of 3	156,673	0	156,673	0	708,664	0		708,664	53	end of 3
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$					end of 4	160,119	0	160,119	0	737,011	0		737,011	54	end of 4
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$					end of 5	163,642	0	163,642	0	766,491	0		766,491	55	end of 5
end of 858862,1980862,1980174,6820174,682end of 8end of 959896,6860986,6860176,5250182,452end of 9end of 1060932,5540952,5540182,4520182,452end of 10end of 1161969,8560999,8560186,4660186,466end of 11end of 12621,006,5500190,5680190,568end of 12end of 13631,048,99601,048,9560199,466end of 13end of 14641,090,95601,904,9560199,466end of 13end of 15651,134,5940023,91323,913end of 16end of 16661,179,97801,179,978024,87924,879end of 18681,276,2640025,87725,877end of 18end of 19691,327,3140025,884end of 19end of 19691,327,31400025,884end of 19end of 19691,327,31400025,884end of 19end of 19691,327,31400025,884end of 19end of 19691,327,31400025,884end of 19end of 19691,327,31400025,884en					end of 6	167,242	0	167,242	0	797,151	0		797,151	56	end of 6
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$															
end of 10 60 932,554 0 932,554 0 182,452 0 182,452 end of 10 end of 11 61 969,856 0 969,856 0 186,466 end of 12 end of 12 62 1,008,650 0 190,568 0 190,568 end of 13 end of 13 63 1,048,996 0 190,761 0 199,046 end of 13 end of 14 64 1,099,956 0 199,046 0 199,046 end of 13 end of 16 65 1,134,594 0 1,79,978 0 0 23,913 23,913 end of 16 end of 16 66 1,729,777 0 24,879 24,879 end of 18 end of 18 127,624 0 0 25,877 25,877 end of 18 end of 19 69 1,327,314 0 12,76,244 0 0 25,884 end of 19 end of 19 69 1,327,314 0 13,27,314															
end of 11 61 960886 0 186,466 0 196,466 end of 12 end of 12 62 1,008,650 0 1,008,650 0 190,568 end of 12 end of 13 end of 12 63 1,048,996 0 1,94,761 0 194,761 end of 13 end of 14 64 1,090,956 0 1,94,761 0 194,761 end of 14 end of 15 51 1,34,594 0 199,046 end of 15 end of 16 end of 16 end of 17 90,798 0 22,931 23,931 end of 16 end of 16 66 1,179,978 0 0 22,4391 end of 16 end of 16 end of 16 68 1,276,264 0 1,276,264 0 25,377 25,377 end of 18 end of 19 69 1,327,314 0 1,327,314 0 25,884 end of 19 end of 19 69 1,327,314 0 0 25,884 end of 19 <td></td> <td></td> <td></td> <td> </td> <td></td>															
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$															
end of 13 63 1,048,996 0 1,048,996 0 194,761 end of 13 end of 14 64 1,090,956 0 1,090,956 0 199,046 end of 13 end of 15 65 1,134,594 0 1,134,594 0 0 23,913 23,913 end of 15 end of 16 66 1,179,978 0 1,179,978 0 0 24,391 end of 16 end of 17 67 1,227,177 0 0 24,879 24,879 end of 18 end of 18 68 1,276,264 0 10 25,377 25,377 end of 18 end of 19 69 1,327,314 0 1,276,264 0 0 25,874 end of 19 end of 19 69 1,327,314 0 1,327,314 0 0 25,884 end of 19 end of 20 70 1,880,407 0 1,824,024 2,6402 2,6402 2,6402															
end of 14 64 1,090,956 0 1,090,956 0 199,046 end of 14 end of 15 65 1,134,594 0 1,134,594 0 0 23913 23913 end of 15 end of 16 66 1,179,978 0 1,134,594 0 0 24,391 end of 16 end of 16 66 1,279,778 0 0 24,391 24,391 end of 16 end of 17 67 1,227,177 0 1,227,177 0 0 24,879 end of 17 end of 18 68 1,27,6264 0 0 25,377 25,377 end of 19 end of 19 69 1,327,314 0 1,327,314 0 0 25,884 end of 19 end of 20 70 1,380,407 0 0 0 26,402 26,402 end of 19															
end of 15 65 1,134,594 0 1,34,594 0 0 23,913 23,913 end of 15 end of 16 66 1,179,978 0 1,179,978 0 0 24,391 end of 15 end of 17 67 1,227,177 0 24,879 24,879 end of 17 end of 18 68 1,276,264 0 0 25,377 end of 18 end of 19 69 1,327,314 0 1,276,264 0 0 25,377 end of 18 end of 20 70 1,380,407 0 1,277,314 0 0 25,884 end of 19 end of 20 70 1,380,407 0 0 26,402 26,402 end of 26															
end of 16 66 1,779,978 0 1,799,778 0 2,4391 end of 16 end of 17 67 1,227,177 0 1,227,177 0 2,4391 end of 16 end of 18 68 1,276,524 0 1,227,624 0 2,5377 25,377 end of 19 end of 19 69 1,327,314 0 2,5884 end of 19 end of 19 end of 20 70 1,380,407 0 1,380,407 0 2,5884 end of 19															
end of 17 67 1,227,177 0 1,227,177 0 0 24,879 end of 17 end of 18 68 1,276,264 0 1,276,264 0 0 25,377 end of 18 end of 19 69 1,327,314 0 1,327,314 0 25,377 end of 18 end of 20 70 1,380,407 0 1,328,407 0 2,5484 25,884 25,884 end of 19								-			-				
end of 18 68 1,276,264 0 1,276,264 0 0 2,5377 end of 18 end of 19 69 1,327,314 0 1,327,314 0 0 25,8374 25,884 end of 19 end of 20 70 1,380,407 0 1,326,407 0 0 2,6402 2,6402 end of 19															
end of 19 69 1,327,314 0 1,327,314 0 0 25,884 end of 19 end of 20 70 1,380,407 0 1,380,407 0 0 26,402 end of 20															
end of 20 70 1,380,407 0 1,380,407 0 0 26,402 26,402 end of 20															
					0110 01 20			0		1,000,407		-	1,000,407	1.0	5110 51 20
Orange backgrounds indicate hypothetical returns						2,017,240	100,040	2,720,070	0		-				

Option A: Pick Years:

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

					YOUR	CASE LIST SET	TINGS HELP	SIGN OUT
Manage Accoun	†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income D	lata	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s) OR		3			
Bonus	0.0 %	Liquidate or annuitize	ÜR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		Liquidate account (in so many years)	OR		7			
Optional account company		0			8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred		Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		16			
Risk level	Moderate		-		17			
Account owner	~		Reset all years		18			
Account type	401k ~	Calculated Plan Withdrawals Make-up total owners RMD from one account			19 20			
Add an income rider	401k ~				21			
Based on 🔘 age 🔿 C	lient2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	 Make-up income gap based on target income 			23 24			-
Number of months of payout in first ye	ar 12.0			4				+
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	othetical returns		Note that ente	red va	lues WILL	NOT roll down to	following years v	when blank

Step 4: Annual Percentage Withdrawal Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

					YOUR CASE	LIST SETTING	S HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income Data		
Initial account balance	\$630,000	Income Riders	ADD INCOME	_	Year I	ncome	Variable	*
Hypothetical return	4.0 %	 Start payout from income rider 	Pick year(s)		2			
1.44			OR		3			
Bonus	0.0 %	Liquidate or annuitize	(5			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Account description Optional account company		 Liquidate account (in so many years) 	on a		7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account	<u> </u>	Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0	Annual percentage withdrawal 0.0 %	<		**			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			- E
	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	Keniove year to end or plan		16			
Risk level	Moderate				17			
Account owner	×	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	401k ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21 22			
	Client2 's age O Joint	Make-up income gap based on target income			23			
Select income rider	~	O make of moone gap based on target moone		~	24			•
Number of months of payout in first ye Enter manual payout	ear 12.0							
antoi manaa payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL NO	F roll down to follo	wing years whe	en blank

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

				T	YOU	IR CASE LIST SET	INGS HELP	SIGN OUT
Manage Accourt	nt			Г				
	View / Edit Death Benefit View / Edit Actual Values			L				
				L				
Account name	401(k)			L		Income D	to.	
Initial account balance		Structured Income Type	ADD INCOME	*	Year	Income	Variable	A
initial account balance	\$630,000	 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		4			
	0.0	Liquidate or annuitize			5			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Optional account company		 Liquidate account (in so many years) 			7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal			11			
Add money later - deferred account	0	Annual percentage withdrawal -5 %	Pick year(s) to remove		12			
Years deferred	0				13 14			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level		 Beneficial IRA RMD (based on beneficiaries life) 			16			
RISK IEVEI	Moderate				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	401k ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account		Ö	21			
Based on 💿 age 🔿 🔿	Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 			23 24			-
Number of months of payout in first ye	ear 12.0		l					
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that entere	ed va	lues WI	LL NOT roll down to f	ollowing years w	hen blank

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

					YOUR CASE LIST	SETTINGS	HELP S	GIGN OUT
Manage Accour	ht							_
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type			Inco	me Data		
Initial account balance	\$630,000	Income Riders	ADD INCOME		ear Income	Vari	iable	-
Hypothetical return	4.0 %	Start payout from income rider	put of a	N	2			
Hypothetiourreturn	4.0 ~		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize			4 5			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		6			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Start year for X years		9			
2 Y 10 Y			0		0			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		1	1			
Add money later - deferred account			Pick year(s) to remove		2			
Years deferred	0			U	3			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		5			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		0	6			
	Moderate		Reset all years		8			
Account owner		Calculated Plan Withdrawals	Neset all years		9			
Account type	401k ~	O Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account		2	2			
	Client2 's age O Joint	 Make-up income gap based on target income 		0	13			
Select income rider	~	• Make up moonie gap based on target moonie		~ °	4			·
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy			Note that ente	red value	es WILL NOT roll dow	n to following	vears when b	olank
gg								

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 CA	ASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accour)†							
	View / Edit Death Benefit View / Edit Actual Values							
oure ounder neur continoonte	View / Low Dealer Denom							
Account name	401(k)						L	
		Structured Income Type	ADD INCOME		Year	Income	Variable	
Initial account balance	\$630,000	Start payout from income rider	Abb intoome		1	percent	-5.0	
Hypothetical return	4.0 %		Pick year(s)		2	percent	-5.0	
Bonus	0.0 %		OR		3	percent	-5.0	
	0.0	Liquidate or annuitize			5	percent	-5.0	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	ŏ	6	percent	-5.0	
Account description Optional account company		 Liquidate account (in so many years) 	OR		7	percent	-5.0	
Other			Start year for X years		8	percent	-5.0	
			0		10	percent	-5.0	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal		ň	11			
Add money later - deferred account	0		Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		14 15			
	Modelate Del	Beneficial IRA RMD (based on beneficiaries life)	Remove year to the or plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
and the second		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	401k ~	O Make-up total owners RMD from one account			20			
	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
Select income rider		O Make-up income gap based on target income			23			_
Number of months of payout in first ye				4	24			->
Enter manual payout	12.0							
enter manual payour		Annual Savings						
Request Additional Rider Remove In	icome Rider	Annual fixed savings						
Orange backgrounds indicate hyp			Note that ente	red va	lues WILL N	NOT roll down to	o following years v	hen blank
- ange buengrounds indicate try			note that ente		and mile I		e	

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

					YOUR CA	ASE LIST S	ETTINGS HELI	SIGN OUT
Manage Accour	ht.							
	View / Edit Death Benefit View / Edit Actual Values							
Ac sount name	401(k)	Structured Income Type				Incom	e Data	
Initial account balance	\$630,000	Income Riders Start payout from income rider	ADD INCOME	_	Year 1	Income percent	Variable -5.0	-
Hypothetical return	4.0 %		Pick year(s)		2	percent percent	-5.0	
Bonus	0.0 %	Liquidate or annuitize	OR		4	percent	-5.0	
Or ional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5	percent	-5.0	
Account description		Liquidate account (in so many years)	OR		7	percent	-5.0	
Optional account company		C Elquidate account (in so many years)	-		8	percent	-5.0	
Other			Start year for X years		9	percent	-5.0	
Ta calculation option	The Distribution (Operation)	Withdrawals	0	0	10	percent	-5.0	
ra calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	2	, in the second	11			
Act money later - deferred account			Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
•		 Required minimum distribution (RMD) 	-		14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Mandarata	 Beneficial IRA RMD (based on beneficiaries life) 			16			
NISK IEVEI	Moderate		0		17			
Account owner	~		Reset all years		18			
		Calculated Plan Withdrawals			19			
Account type	401k 🗸	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21			
Based on 💿 age 🔾 🛛	Client2 's age 🔘 Joint				22			
Select income rider	~	 Make-up income gap based on target income 			23 24			-
Number of months of payout in first ye	ear 12.0			4	74			>
Enter manual payout	12.0							
		Annual Savings						
Request Additional Rider Remove Ir	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL N	OT 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.

CLIENT DASHBOARD Structure Gar Save Cancer	red In Add Ac ting Money 4 years ~	COUNT AC : 401(k) Annu : Accou	e Plar	nning dd Inc Tax A		DVISOR A		TION AND NET	WORTH (
Anning 20 yr Year Year Yohons	cel Add Ac	Action for the second	e Plar	nning dd Inc Tax A			enario Disp		WORTH C
Anning 20 yr Year Year Yohons	cel Add Ac	Action for the second	e Plar	nning dd Inc Tax A			enario Disp		WORTH 0
Edit Save Cance scenario Depositir lanning 20 yi Year natrout net return initial amount bonus % w/bonus end of 1 end of 2	cel Add Ac	Action Ac	I Income Ad	dd Inc Tax A	Add Target E	Edit or Add Sc		lay Options	
Edit Save Cance scenario Depositir lanning 20 yi Year natrout net return initial amount bonus % w/bonus end of 1 end of 2	cel Add Ac	Action Ac	I Income Ad	dd Inc Tax A	Add Target E	Edit or Add Sc		lay Options	
Ianning 20 yr Ianning 20 yr Year net return initial amount bonus % w/bonus end of 1 end of 2	ting Money 4 years	401(k) Annu : Accou	I Percentage			ant or Add Sc			
tanning torizon 20 yr Year	years 🗸	Accou 40	unts 🗡	Withdrawal			~		
tanning torizon 20 yr Year	years 🗸	Accou 40	unts 🗡	malalanar	I				
Vear net return initial amount bonus % w/bonus end of 1 end of 2		40			I				
Vear net return initial amount bonus % w/bonus end of 1 end of 2		-	1(k)		1				
net return initial amount bonus % w/bonus end of 1 end of 2		Account				Incor	mes 7 ¹⁴		
initial amount bonus % w/bonus end of 1 end of 2	50	CONTRACTOR OF THE OWNER	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
bonus % w/bonus end of 1 end of 2		4.00 %	IRA						
w/bonus end of 1 end of 2		630,000		630,000	Subtotal	Manage	Manage		
end of 1 end of 2		0.00 %	-	0	of account	Infl Factor	Infl Factor		
end of 2	51	630,000 686,700	Manage (31,500)	630,000 686,700	incomes (31,500)	2.20 %	2.00 %	118,500	end of 1
	52	748,503	(34,335)	748,503	(34,335)	153,300	0	118,965	end of 2
	53	815,868	(37,425)	815,868	(37,425)	156,673	o	119,247	end of 3
end of 4	54	889,296	(40,793)	889,296	(40,793)	160,119	0	119,326	end of 4
end of 5	55	969,333	(44,465)	969,333	(44,465)	163,642	0	119,177	end of 5
end of 6	56	1,056,573	(48,467)	1,056,573	(48,467)	167,242	0	118,775	end of 6
end of 7		1,151,664	(52,829)	1,151,664	(52,829)	170,921	0	118,093	end of 7
end of 8		1,255,314	(57,583)	1,255,314	(57,583)	174,682	0	117,098	end of 8
end of 9		1,368,292	(62,766)	1,368,292	(62,766)	178,525	0	115,759	end of 9
end of 10		1,491,439	(68,415)	1,491,439	(68,415)	182,452	0	114,038	end of 10
end of 11 end of 12		1,551,096	0	1,551,096 1,613,140	0	186,466 190,568	0	186,466 190,568	end of 11 end of 12
end of 12 end of 13		1,613,140	0	1,613,140	0	190,568	0	190,568	end of 12 end of 13
end of 14		1,744,772	0	1,744,772	0	199,046	0	194,761	end of 13 end of 14
end of 15		1,814,563	0	1,814,563	ő	0	23,913	23,913	end of 15
end of 16		1,887,145	0	1,887,145	0	0	24,391	24,391	end of 16
end of 17		1,962,631	0	1,962,631	0	0	24,879	24,879	end of 17
end of 18		2,041,136	0	2,041,136	0	0	25,377	25,377	end of 18
end of 19		2,122,781	0	2,122,781	0	0	25,884	25,884	end of 19
end of 20	70	2,207,692	0	2,207,692	0	0	26,402	26,402	end of 20
			(478,577)		(478,577)	2,428,398	150,846	2,100,666	
Orange backgr	moundo in di	cate hypothe	etical 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 LIS	ST SETTING	S HELP	SIGN OUT
Manage Accour	n†								
		ew / Edit Actual Values							
ource ouncer view view meanie	View / Ear Dearn Dearent								
Account name	401(k)		Structured Income Type				Income Data		
Initial account balance	\$630,000		Income Riders Start payout from income rider	ADD INCOME		Year Inco 1	ome	Variable	^
Hypothetical return	4.0 %			Pick year(s)		2 3			
Bonus	0.0 %		Liquidate or annuitize	OR		4			
Optional			O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description			O Liquidate account (in so many years)	OR		7			
Optional account company Other				Start year for X years		8			
						9 10			
Tax calculation option	Tax Income Distributions	(Qualified) ~	Withdrawals O Annual fixed withdrawal			11			
Add money later - deferred account				Pick year(s) to remove		12			
Years deferred	U		Annual percentage withdrawal 0.0 %		0	13 14			
Asset plan allocation	Moderate	Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Moderate		 Beneficial IRA RMD (based on beneficiaries life) 		<u> </u>	16			
	Modelate			Reset all years		17 18			
Account owner	~		Calculated Plan Withdrawals	Reset all years		19			
Account type	401k ~		O Make-up total owners RMD from one account		0	20			
Add an income rider			 Make-up total benef RMD from one account 		0	21 22			
Based on 💿 age 🔿 (Client2 's age 🔘 Joint				0	22			
Select income rider		~	 Make-up income gap based on target income 			24			*
Number of months of payout in first ye	ear	12.0							,
Enter manual payout			Annual Savings						
Request Additional Rider Remove In	icome Rider		O Annual fixed savings						
Orange backgrounds indicate hyp				Note that enter	red valu	ues WILL NOT ro	ll down to follo	wing years wh	en blank
groundo maloate ny				Hote that enter				, saro mi	and an and the

Step 11: Annual Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

					YOUR CASE	LIST SETTING	S HELP	SIGN OUT
Manage Accoun	t .							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Church used in some Tune				Income Data		
Initial account balance	\$630,000	Structured Income Type Income Riders	ADD INCOME		Year Ir	ncome	Variable	*
	\$650,000	 Start payout from income rider 	14		1			
Hypothetical return	4.0 %		Pick year(s)		2			
Bonus	0.0 %		OR		4			
Ontional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Optional Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
		Annual fixed withdrawal	Pick year(s) to remove		11			
Add money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12			
rears deferred	0		-	Ň	14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
	Moderate		Reset all years		17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	401k ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 🔘 age 🔾 C	Client2 's age 🔘 Joint				22 23			
Select income rider	~	O Make-up income gap based on target income			24			*
Number of months of payout in first ye	12.0							•
Enter manual payout		Annual Savings						
() () () () () () () () () () () () () (Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	oothetical returns		Note that ente	red va	lues WILL NOT	roll down to follo	wing years wh	nen 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.

Sance View / Edit Income View / Edit Income View / Edit Death Benefit View / Edit Income View / Edit Actual Values titial account name 401(k) Structured Income Type income Riders ADD INCOME titial account balance \$\$830,000 6yothetical return 4.0 % 0.0 % Uquidate or annuitize 0 % 0R 0 % Uquidate or annuitize 0 har 0R 0 ptional 0R Account description 0R 0 ptional account company 1.0 % 0 fther 1 1 x Income Distributions (Qualified) Withdrawals 0 and offerred 0 1 ad dorenate 6 0 ad money later - deferred account 0 0 ad money					1	YOU	R CASE LIST	SETTINGS	HELP	SIGN OUT
Save Cancel View / Edit Income View / Edit Databalancel ADD INCOME Statu trial account balance S630,000 typothetical return 4.0 % onus 0.0 % Liquidate or annutize optional Account description Optional Other Stat part for x years ax calculation option Tax Income Distributions (Qualified) Withdrawals on Stat part for x years on Annual fixed withdrawal on Annual fixed withdrawal on Stat part for x years on Annual fixed withdrawal on Stat part for x years on Stat part for x years on Annual fixed withdrawal on Stat part for x years on Stat year for x years on Annual fixed withdrawal on Stat year for x years on Annual fixed withdrawal on Stat part for x years on Stat year for x years on Annual fixed withdrawal on Stat year for x years on		*			T					
Account name 401(k) Structured Income Type income Data hitial account balance \$630,000 Income Riders ADD INCOME Year Income Variable Income hypothetical return 4.0 % OR 3 OR 3 ionus 0.0 % Liquidate or annuitize OR 5 Income Variable Income ptional Account description 0R 7 0R 7 Other Income Distributions (Qualified) Withdrawals 0 0 10 ax calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 id money later - deferred account 0 11 13 14 iset plan allocation Moderate Required minimum distribution (RMD) Remove year to end of plan 15 text leval 1 16 15 16					н					
Structured Income Type Income Vala ntial account balance \$8630,000 O ADD INCOME Year Income Vala tipothetical return 40 % OR 1 2 3 tonus 0.0 % Liquidate or annuitize OR 4 4 4 4 ptional Annuitize (for years certain) 1.0 % Start year for rest of plan 6 6 4 4 Optional account company Optional account (in so many years) OR 8 9 4 <td< td=""><td>Save Cancel View / Edit Income V</td><td>View / Edit Death Benefit View / Edit Actual Values</td><td></td><td></td><td>н</td><td></td><td></td><td></td><td></td><td></td></td<>	Save Cancel View / Edit Income V	View / Edit Death Benefit View / Edit Actual Values			н					
Structure ADD INCOME Year Income Variable vitial account balance \$630,000 Start payout from income rider 1	ccount name	401(k)	- Annaly and - presentation - etail		ŧ					
Initial account dealance Sos0,000 hypothetical return 40 % Initial account description Optional Account description Optional account company Optional account company Other Tax Income Distributions (Qualified) Withdrawals other icars deferred o Moderate Required minimum distribution (RMD) Renove year to end of plan Its ferred				ADD INCOME	÷	Voor			Variable	
updatelical return 40 % ionus 0.0 % Liquidate or annuitize optional Account description Optional account company Other ax calculation option Tax Income Distributions (Qualified) Withdrawals ax calculation option Tax Income Distributions (Qualified) Withdrawals offerred o Annual fixed withdrawal o Annual fixed withdrawal o Annual fixed withdrawal Image: Company	nitial account balance	\$630,000		ADDINGONIE			income		valiable	Î
Indus 0.0 % Liquidate or annuitize Inplicinal Liquidate or annuitize Start year for rest of plan Account description 0 Cliquidate account (in so many years) 0R 5 Optional account company Liquidate account (in so many years) 0R 7 Other Start year for X years 9 Tax calculation option Tax Income Distributions (Qualified) Withdrawals 0 11 Vid money later - deferred account 0 Annual fixed withdrawal 1 12 vid money later - deferred account 0 Required minimum distribution (RMD) 13 vid money later - deferred account Required minimum distribution (RMD) Remove year to end of plan 15 vid money later - deferred account Beneficial IRA RMD (based on beneficialers life) 16	lypothetical return	4.0 %		Pick year(s)						
pitonal Liquidate or annutize 5 Account description Annualtize (for years certain) 1.0 % Start year for rest of plan 6 Optional account company Liquidate account (in so many years) OR 7 Other Start year for X years 9 Tax calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 vid money later - deferred account Image: Company option Annual fixed withdrawal 1% 13 vidset plan allocation Moderate Required minimum distribution (RMD) Remove year to end of plan 15 Text level Image: Company option Image: Company option 15	onus	0.0 %		OR		4				
Account description OR 7 Optional account company Liquidate account (in so many years) OR 7 Other Start year for X years 9 Tax calculation option Tax Income Distributions (Qualified) Withdrawals 0 11 uid money later - deferred account Image: Company option Annual fixed withdrawal 1 12 uid money later - deferred account Image: Company option Required minimum distribution (RMD) 13 13 usset plan allocation Moderate Required minimum distribution (RMD) Remove year to end of plan 15 tax leaded Image: Company option Image: Company option 16				Oberturne for each of allow	ŏ	5				
Optional account company Other Istart year for X years 7 ax calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 vid money later - deferred account Annual fixed withdrawal 1 11 ears deferred Annual fixed withdrawal 1 13 usset plan allocation Moderate Required minimum distribution (RMD) Remove year to end of plan 15 text level Beneficial IRA RMD (based on beneficiaries life) 16			Annuitize (for years certain) 1.0 %			6				
Other Start year for X years 9 ax calculation option Tax Income Distributions (Qualified) Withdrawals 0 10 ud money later - deferred account ears deferred 0 Annual fixed withdrawal 1% 11 vaset plan allocation Moderate 6 Annual percentage withdrawal 1% 13 vaset plan allocation Moderate 6 Required minimum distribution (RMD) Remove year to end of plan 15 text level 1 16 16 16			 Liquidate account (in so many years) 			7				
Tax lncome Distributions (Qualified) Withdrawals 0 10 udd money later - deferred account rears deferred Annual fixed withdrawal Pick year(s) to remove 11 udd money later - deferred account rears deferred Image: Comparison of the comparison				Start year for X years						
Inclusion (dualico) Annual fixed withdrawal 11 vid money later - deferred account 0 Annual percentage withdrawal 12 vid money later - deferred 0 Annual percentage withdrawal 13 vid money later - deferred 0 Required minimum distribution (RMD) 14 vid money later - deferred 0 Required minimum distribution (RMD) 14 vid money later - deferred 0 Beneficial IRA RMD (based on beneficiaries life) 16				0						
udd money later - deferred account Pick year(s) to remove 12 rears deferred 0 Annual percentage withdrawal -1 usset plan allocation Moderate See Next level 14 15	ax calculation option	Tax Income Distributions (Qualified)				11				
Asset plan allocation Moderate Set Beneficial IRA RMD (based on beneficiaries life)		0		Pick year(s) to remove		12				
Asset plan allocation Moderate Se Penelicial IRA RMD (based on beneficiaries life) 15	'ears deferred	0	Annual percentage withdrawal %							
Beneficial IRA RMD (based on beneficiates life)	asset plan allocation	Madarata	 Required minimum distribution (RMD) 	Remove year to end of plan						
lisk level Moderate 17		Modelate	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan						
	tisk level	Moderate				17				
Account owner Reset all years 18	account owner	×		Reset all years		18				
Calculated Plan Withdrawals										
kccount type 401k V Make-up total owners RMD from one account 20 xdd an income rider 21		401k ~	 Make-up total owners RMD from one account 							
Make-up total benef RMD from one account			 Make-up total benef RMD from one account 							
Based on age Client2's age Joint Make-up income gap based on target income 23		Client2's age O Joint	 Make-up income gap based on target income 			23				
select income rider			0		-	24				*
Number of months of payout in first year 12.0		ear 12.0								
Enter manual payout 📄 Annual Savings	inter manual payout 📃		Annual Savings							
Annual fixed savings			Annual fixed savings							
Request Additional Rider Remove Income Rider										
Orange backgrounds indicate hypothetical returns Note that entered values WILL NOT roll down to following years when blank	Orange backgrounds indicate hype	pothetical returns		Note that ente	red va	alues WII	LL NOT roll do	wn to follow	ing years wh	ien blank

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

					YOUR	CASE LIST SE	TTINGS HE	LP SIGN OUT
Manage Accoun	t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income	Data	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year	Income	Variable	*
		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s)		3			
Bonus	0.0 %		OR		4			
Optional		Liquidate or annuitize	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 			8			
Other			Start year for X years	-	9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
		Annual fixed withdrawal	Pick year(s) to remove		11 12			
Add money later - deferred account Years deferred		Annual percentage withdrawal -1 %	r lock year(a) to remove		12			
reals defended	0	Required minimum distribution (RMD)	-		14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner		Calculated Plan Withdrawals	Neset un yeurs		19			
Account type	401k ~	O Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔾 C	Client2 's age 🔘 Joint				22 23			
Select income rider	~	 Make-up income gap based on target income 			24			-
Number of months of payout in first ye	ar 12.0			4				
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	othetical returns		Note that ente	red va	lues WILL	NOT roll down to	following year	s when blank

Step 14: 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 CAS	E LIST	SETTINGS HELP	SIGN C
Manage Accour	1t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Inco	ome Data	
Initial account balance	\$630,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	
Hypothetical return	4.0 %		Pick year(s)		2	percent	-1.0	
Bonus	0.0 %	Liquidate or annuitize	OR		4	percent	-1.0	
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		6	percent	-1.0	
Account description Optional account company		O Liquidate account (in so many years)	OR		7 8	percent percent	-1.0	
Other			Start year for X years	0	9	percent	-1.0	
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11	percent	-1.0	
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12	percent	-1.0	
Years deferred	0	O Annual percentage withdrawal 0.0 %			13	percent	-1.0	
A second set of a literation		 Required minimum distribution (RMD) 			14	percent	-1.0	
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		15 16	percent	-1.0	
Risk level	Moderate				17	percent	-1.0	
Account owner	~		Reset all years		18	percent	-1.0	
		Calculated Plan Withdrawals			19	percent	-1.0	
Account type	401k ~	O Make-up total owners RMD from one account			20	percent	-1.0	
Add an income rider		 Make-up total benef RMD from one account 			21	percent	-1.0	
Based on 💿 age 🔿	Client2 's age O Joint				23	percent	-1.0	
Select income rider	~	 Make-up income gap based on target income 		0	24	nercent	-1.0	*
Number of months of payout in first year	ear 12.0			4				• • • • • • • • • • • • • • • • • • •
Enter manual payout	ncome Rider	Annual Savings O Annual fixed savings						
Orange backgrounds indicate hy			Note that enter	red va	lues WILL NC)T roll dow	vn to following years wh	nen blank

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

					YOUR CASE LIS	ST SETTINGS	IELP SIGN OU
Manage Accoun	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type				Income Data	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year Inco	ome Varial	ole 🔺
		 Start payout from income rider 			1		
Hypothetical return	4.0 %		Pick year(s)		2 3 per	cent -1.0	
Bonus	0.0 %		OR			cent -1.0	
		Liquidate or annuitize	Start year for rest of plan	ŏ	5 per	cent -1.0	
Optional		Annuitize (for years certain) 1.0 %	OR		6 per	cent -1.0	
Account description Optional account company		 Liquidate account (in so many years) 	OR			cent -1.0	
Other			Start year for X years			cent -1.0	
other						cent -1.0	
Ta: calculation option	Tax Income Distributions (Qualified)	Withdrawals	0			cent -1.0	
		Annual fixed withdrawal	Pick year(s) to remove			-1.0	
Acd money later - deferred account		Annual percentage withdrawal 0.0 %	Pick year(s) to remove		12 per	cent -1.0 cent -1.0	
Years deferred	0				2004 A.C.S	cent -1.0	
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15 per		
•		 Beneficial IRA RMD (based on beneficiaries life) 			16 per		
Risk level	Moderate				17 per	cent -1.0	
Account owner			Reset all years		18 per	cent -1.0	
Account owner	~	Calculated Plan Withdrawals			19 per	cent -1.0	
Account type	401k ~	Make-up total owners RMD from one account		m	20 per	-1.0	
Add an income rider					21 per	cent -1.0	
Based on 💿 age 🔿 0	Client2 's age 🔘 Joint	 Make-up total benef RMD from one account 				-1.0	
Select income rider	~	 Make-up income gap based on target income 			23 per		-
Number of months of payout in first ye				4	24 ner	-1 0	- F
Enter manual payout	2ar 12.0						
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	come Rider						
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	ues WILL NOT ro	Il down to following ye	ars when blank

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

		_							
		_							
CLIENT DASHBO	ARD STRU	CTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET	WORTH
Structu	urad Ir			aning					
Structu									
dit Save C	ancel Add A	ccount Ac	I Income A	dd Inc Tax	Add Target		enario Disp	lay Options	
Scenario Depo	ositing Money	401(k) Ann	Percentage	e Withdrawal			~		
		Acco	unts 🔎						
lanning	20 years ∨				1		2 ^{kl}		
lorizon	20 years V	41	D1(k)			Inco	mes 🎢		
Year		Account	Income	Accounts	Planned		SS	Total	Year
0.0000	50	4.00 %	and the second second	Total	Distribution	Wages	55	Income	Teal
net return initial amount	50	4.00 %	IRA	630,000	Subtotal	Manage	Manage		
bonus %		0.00 %		030,000	of account	Infl Factor	Infl Factor		
w/bonus		630,000	Manage	630,000	incomes	2.20 %	2.00 %		
end of 1	51	655,200	l Manage 0		0	150,000	0	150,000	end of 1
end of 2	52	681,408	0		Ő	153,300	0	153,300	end of 2
end of 3	53	715,478	(6,814)	715,478	(6,814)	156,673	0	149,859	end of 3
end of 4	54	751,252	(7,155)	751,252	(7,155)	160,119	0	152,965	end of 4
end of 5	55	788,815	(7,513)	788,815	(7,513)	163,642	0	156,130	end of 5
end of 6	56	828,256	(7,888)	828,256	(7,888)	167,242	0	159,354	end of 6
end of 7	57	869,668	(8,283)	869,668	(8,283)	170,921	0	162,639	end of 7
end of 8	58	913,152	(8,697)	913,152	(8,697)	174,682	0	165,985	end of 8
end of 9	59	958,809	(9,132)	958,809	(9,132)	178,525	0	169,393	end of 9
end of 10	60	1,006,750	(9,588)	1,006,750	(9,588)	182,452	0	172,864	end of 10
end of 11	61	1,057,087	(10,067)	1,057,087	(10,067)	186,466	0	176,399	end of 11
end of 12	62	1,109,941	(10,571)	1,109,941	(10,571)	190,568	0	179,998	end of 12
end of 13	63	1,165,438	(11,099)	1,165,438	(11,099)	194,761	0	183,662	end of 13
end of 14	64	1,223,710	(11,654)	1,223,710	(11,654)	199,046	0	187,391	end of 14
end of 15	65	1,284,896	(12,237)	1,284,896	(12,237)	0	23,913	11,676	end of 15
end of 16	66	1,349,140	(12,849)	1,349,140	(12,849)	0	24,391	11,542	end of 16
end of 17	67	1,416,598	(13,491)	1,416,598	(13,491)	0	24,879	11,388	end of 17
end of 18	68	1,487,427	(14,166)	1,487,427	(14,166)	0	25,377	11,211	end of 18
end of 19	69	1,561,799	(14,874)	1,561,799	(14,874)	0	25,884	11,010	end of 19
end of 20	70	1,639,888	(15,618)	1,639,888	(15,618)	0	26,402	10,784	end of 20
			(191,696)		(191,696)	2,428,398	150,846	2,387,547	

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 SET	TINGS HELP	SIGN OUT
Manage Accoun	†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income D	ata	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year	Income	Variable	
		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		O Liquidate account (in so many years)	OR		6 7			
Optional account company		C Elquidate account (in comany years)	and the second		8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred		Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
August plan anocation	Moderate	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		16			
Risk level	Moderate				17			
Account owner	~		Reset all years		18			
Account type		Calculated Plan Withdrawals			19 20			
Add an income rider	401k ~	Make-up total owners RMD from one account			21			
and the second sec	lient2 's age 🔘 Joint	 Make-up total benef RMD from one account 			22			
Select income rider	~	O Make-up income gap based on target income			23 24			-
Number of months of payout in first ye	ar 12.0							•
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	othetical returns		Note that ente	red va	lues WILL	NOT roll down to	following years w	hen blank

Step 18: Annual Percentage Withdraw Text Box: Type in the percentage amount. The percentage will start with a negative symbol (-).

					YOUR CASE	LIST SETTING	SS HELP	SIGN OUT
Manage Accour	nt							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income Data		
Initial account balance	\$630,000	Income Riders	ADD INCOME	_	Year li	ncome	Variable	*
Hypothetical return	4.0 %	 Start payout from income rider 	Pick year(s)		2			
Bonus	0.0 %		OR		3 4			
Optional		Liquidate or annuitize O Annuitize (for years certain) 1.0 %	Start year for rest of plan	Ö	5			
Account description		Liquidate account (in so many years)	OR		6			
Optional account company		C Eliquidate account (in so many years)		ŏ	8			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals			10 11			
Add money later - deferred account	0	Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %	4	2	14	•		
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
			Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals			19			
Account type	401k ~	O Make-up total owners RMD from one account			20 21			
Add an income rider Based on age age	Client2 's age 🔿 Joint	O Make-up total benef RMD from one account			22			
Select income rider	v	O Make-up income gap based on target income			23			-
Number of months of payout in first ye				4	24		1	•
Enter manual payout		Annual Savings						
A CONTRACTOR OF CONTRACTOR OF CONTRACTOR		Annual fixed savings						
	ncome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL NOT	roll down to follo	owing years wh	en blank

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

				1	YOU	R CASE LIST SETTIN	IGS HELP	SIGN OUT
Manage Accour	nt			Т				
	View / Edit Death Benefit View / Edit Actual Values			н				
				н				
Account name	401(k)	Structured Income Type		۲		Income Data	3	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year 1	Income	Variable	A
Hypothetical return	4.0 %	 Start payout from income rider 	Pick year(s)	0	2			
Bonus			OR		3			
	0.0 %	Liquidate or annuitize			5			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR	0	6			
Optional account company		 Liquidate account (in so many years) 	U.V.		7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
Add money later - deferred account	2	Annual fixed withdrawal	Pick year(s) to remove		11 12			
Years deferred	0	Annual percentage withdrawal -2 %			13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
		 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end or plan		16			
Risk level	Moderate			ŏ	17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	401k ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔘	Client2 's age O Joint	Make-up income gap based on target income			22 23			
Select income rider	~	O Make-up income gap based on target income		00	24			-
Number of months of payout in first ye	ear 12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	ncome Rider	Annual fixed savings						
Orange backgrounds indicate hy	pothetical returns		Note that ente	red va	lues WI	LL NOT roll down to fol	lowing years wh	nen blank

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

				YC	OUR CASE LIST	SETTINGS H	ELP SIGN OUT
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Account name	401(k)	Structured Income Type			Inco	ome Data	
Initial account balance	\$630,000	Income Riders Start payout from income rider	ADD INCOME	Year	Income	Variab	le 🔺
Hypothetical return	4.0 %		Pick year(s)				
Bonus	0.0 %	Liquidate or annuitize	OR				
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	6			
Account description Optional account company		O Liquidate account (in so many years)	OR	7			
Other			Start year for X years				
Tax calculation option	Tax Income Distributions (Qualified) \sim	Withdrawals	0	10			
Add money later - deferred account			Pick year(s) to remove	12			
Years deferred	0	Annual percentage withdrawal -2 %		13 14			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	(:	16			
	Moderate		Reset all years	17			
Account owner	~	Calculated Plan Withdrawals	Reset all years	19			
Account type	401k ~	O Make-up total owners RMD from one account		20			
Add an income rider		 Make-up total benef RMD from one account 		21			
Based on 💿 age 🔿	Client2 's age O Joint	Make-up income gap based on target income		22			
Select income rider	~	O makeup income gap based on taiget income		24			-
Number of months of payout in first y	/ear 12.0			1			<i>P</i>
Enter manual payout		Annual Savings					
Request Additional Rider Remove I	Income Rider	Annual fixed savings					
Orange backgrounds indicate hy	vpothetical returns		Note that ente	red values V	WILL NOT roll dov	wn to following yea	ars when blank

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

					YOUR C	ASE LIST SE	TTINGS HELP	SIGN OUT
Manage Accoun)†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	401(k)	Structured Income Type				Income	Data	
Initial account balance	\$630,000	Income Riders	ADD INCOME		Year	Income	Variable	-
Hypothetical return		 Start payout from income rider 			1			
Hypothetical return	4.0 %		Pick year(s) OR	ŏ	3			
Bonus	0.0 %	Liquidate or annuitize			4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description		 Liquidate account (in so many years) 	OR		7			
Optional account company Other			Start year for X years		8			
BACKERS			14		9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals O Annual fixed withdrawal			11			
			Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal -2 %			13 14			
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 	-		16			
	Moderate		Reset all years		17 18			
Account owner	~	Calculated Plan Withdrawals	Reset all years		19			
Account type	401k ~	O Make-up total owners RMD from one account			20			
Add an income rider		 Make-up total benef RMD from one account 			21 22			
•	Client2 's age O Joint	O Make-up income gap based on target income			23			
Select income rider	~	0		(24			• •
Number of months of payout in first ye Enter manual payout	12.0							
Enter manual payout		Annual Savings						
Request Additional Rider Remove In	come Rider	Annual fixed savings						
Orange backgrounds indicate hyp	pothetical returns		Note that ente	red va	lues WILL I	NOT roll down to	following years	when blank

Step 22: 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.

			Y	OUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values	í					
Save Cancer View / Eart income View / Eart Dearth Dehent View / Eart Actual Values						
Account name 401(k)	Structured Income Type			Inco	me vata	
Initial account balance \$630,000	Income Riders O Start payout from income rider	ADD INCOME	Year	percent	Variable -2.0	^
Hypothetical return 4.0 %		Pick year(s)	2	percent	-2.0	
Bonus 0.0 %		OR	3	percent	-2.0 -2.0	
0.0	Liquidate or annuitize		5	percent	-2.0	
Optional	Annuitize (for years certain) 1.0 %	Start year for rest of plan	6	percent	-2.0	
Account description	 Liquidate account (in so many years) 	OR	7	percent	-2.0	
Optional account company Other		0	8	percent	-2.0	
other		Start year for X years	9	percent	-2.0	
Tax calculation option Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	-2.0	
	Annual fixed withdrawal	Pick year(s) to remove	11	percent	-2.0 -2.0	
Add money later - deferred account	Annual percentage withdrawal 0.0 %	Pick year(s) to remove	12	percent	-2.0	
Years deferred 0			13	percent	-2.0	
Asset plan allocation Moderate S	Required minimum distribution (RMD)	Remove year to end of plan	15			
	 Beneficial IRA RMD (based on beneficiaries life) 		16			
Risk level Moderate			17			
Account owner		Reset all years	18			
	Calculated Plan Withdrawals		19 20			
Account type 401k V	 Make-up total owners RMD from one account 		20			
Add an income rider	 Make-up total benef RMD from one account 		22			
Based on 💿 age 🔿 Client2 's age 🔿 Joint	 Make-up income gap based on target income 		23			
Select income rider	O Make-up income gap based on target income		24			*
Number of months of payout in first year 12.0			4			*
Enter manual payout	Annual Savings					
	Annual fixed savings					
Request Additional Rider Remove Income Rider						
Orange backgrounds indicate hypothetical returns		Note that enter	ed values	WILL NOT roll dow	n to following years v	when blank

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

				Y	OUR CASE LIST	ETTINGS HELP	SIGN
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values						
Ac ount name	401(k)	Structured Income Type		75	Incom	e Data	
Initial account balance	\$630,000	Income Riders	ADD INCOME	Year	Income percent	Variable -2.0	*
Hy othetical return	4.0 %		Pick year(s)	2	percent	-2.0 -2.0	
Bo us	0.0 %	Liquidate or annuitize	OR	4	percent	-2.0	
Op ional		Annuitize (for years certain) 1.0 %	Start year for rest of plan	5	percent	-2.0	
account description		 Liquidate account (in so many years) 	OR	7	percent	-2.0	
ptional account company				8	percent	-2.0	
Other			Start year for X years	9	percent	-2.0	
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	percent	-2.0	
and an and a second second		Annual fixed withdrawal	Pick year(s) to remove	11	percent	-2.0	
Ad I money later - deferred account Years deferred		Annual percentage withdrawal 0.0 %	The year (a) to remove	12	percent	-2.0	
rens defened	0			14	percent	-2.0	
Asset plan allocation	Moderate Sel	 Required minimum distribution (RMD) 	Remove year to end of plan	15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 		16			
			Reset all years	18			
Account owner	~	Calculated Plan Withdrawals		19			
Account type	401k ~	O Make-up total owners RMD from one account		20			
Add an income rider		Make-up total benef RMD from one account		21			
Based on 💿 age 🔿	Client2 's age O Joint			22			
Select income rider	~	 Make-up income gap based on target income 		23			-
Number of months of payout in first ye	ear 12.0			4)÷
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove In	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that enter	red values \	WILL NOT roll down	to following years wh	en blank

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

0									
		_							
		_							
CLIENT DASHBO	DARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	ASSET ALLOCAT	TION AND NET	WORTH 0
Struct	ured li	ncom	e Plar	nnina					
	Cancel Add A						cenario Disp		
Edit Save C	Jancel Add A	ACCOUNT	income A	dd inc Tax	Add Target	alt of Add So	cenario Disp	lay Options	
Scenario Dep	ositing Money	401(k) Annu	al Percentage	Withdrawal			~		
		Acco	unts						
	20 years ∨		22(1)		1		, and the second		
Horizon		40	01(k)			Inco	mes		
Year		Account	Income	Accounts	Planned		SS	Total	Year
100000	50	4.00 %	IRA	Total	Distribution	Wages		Income	reur
net return initial amount	50	4.00 %	IRA	630,000	Subtotal	Manage	Manage		
bonus %		0.00 %		000,000	of account	Infl Factor	Infl Factor		
w/bonus		630,000	Manage	630,000	incomes	2.20 %	2.00 %		
end of 1	51	667,800	(12,600)	667,800	(12,600)	150,000	0	137,400	end of 1
end of 2	52	707,868	(13,356)	707,868	(13,356)	153,300	0	139,944	end of 2
end of 3 end of 4	53 54	750,340 795,360	(14,157) (15,007)	750,340 795,360	(14,157) (15,007)	156,673 160,119	0	142,515 145,113	end of 3 end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10 end of 11	60 61	1,128,234	(21,287) (22,565)	1,128,234 1,195,928	(21,287) (22,565)	182,452 186,466	0	161,165 163,901	end of 10 end of 11
end of 12	62	1,195,928	(22,505) (23,919)	1,195,928	(22,505) (23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17 end of 18	67 68	1,602,220 1,666,309	0	1,602,220 1,666,309	0	0	24,879 25,377	24,879 25,377	end of 17 end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	
			(264,790)		(264,790)	2,428,398	150,846	2,314,454	
			etical returns						

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

CLIENT DASHBO	OARD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH
Struct	ured I	ncom	e Plar	nina					
	Cancel Add				dd Torgot	dit or Add Co	onorio Dian	lay Options	
and save t	Cancer	ACCOUNT	a income A		add rarget	cult of Add Sc	Disp	lay Options	
•									
Scenaric Der	positing Mone	v 401(k) Annu	al Percentage	Withdrawal			~		
		,							
		Acco	unts 📈						
Planning							~		
Horizon	20 years 🗸	40	01(k)			Inco	mes 🤊		
Year		Account	Income	Accounts Total	Planned	Weene	SS	Total Income	Year
net re urn	50	4.00 %	IRA	Total	Distribution	Wages	_	income	
initial a nount	t	630,000		630,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bchus end f 1	51	630,000 667,800	Manage (12,600)	630,000 667,800	incomes (12,600)	2.20 %	2.00 %	137,400	end of 1
end f 2	52	707.868	(13,356)	707.868	(13,356)	153,300	0	139,944	end of 2
end f 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end f 4	54	795,360	(15.007)	795,360	(15,007)	160,119	0	145,113	end of 4
end f 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end f 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end f 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end f 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end f 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13 end of 14	63 64	1,343,744	(25,354) (26,875)	1,343,744	(25,354)	194,761	0	169,407	end of 13 end of 14
end of 14 end of 15	65	1,424,368 1,481,343	(26,875)	1,424,368 1,481,343	(26,875)	199,046 0	23,913	172,171 23.913	end of 14 end of 15
end of 16	66	1,401,543	0	1,481,545	0	0	24,391	24,391	end of 15 end of 16
end of 17	67	1,602,220	0	1,602,220	ő	0	24,879	24,391	end of 17
end of 18	68	1,666,309	0	1,666,309	ő	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	ő	0	25,884	25.884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
			(264,790)		(264,790)	2,428,398	150,846	2,314,454	
Orange b	ackgrounds in	dicate hypoth	etical returns	8					
Urange D	workgrounds III	areate hypoth	cucar retullis	2					

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.

IENT DASHE	OARD STR				OW AND TAX A		SSET ALLOCAT	TON AND NET	
LINT DAGING	I JIN	OCTORED INCO	MIL PLANNING	I CASITI		DVISOR A	SSET ALLOCAT	ION AND NET	HORT I V
truct	ured I	ncom	o Plar	nina					
		ncom	e i iui	ming					
t Dynam	ic Mode								
enario De	positing Mone	v 401(k) Annu	al Percentage	Withdrawal			~		
	,	,							
			1						
		Acco	unts 🎢						
nning	20 years ~		· 1925				1		
izon	Lo jedio .	40	01(k)			Incor	mes		
Mana		Annan	1 march 1	Accounts	Planned		00	Total	Mana
Year		Account	Income	Total	Distribution	Wages	SS	Income	Year
net return	50	4.00 %	IRA						
tial amoun	t	630,000		630,000	Subtotal				
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor 2.00 %		
w/bonus end of 1	51	630,000 667,800	(12,600)	630,000 667,800	incomes (12,600)	2.20 %	2.00 %	137,400	end of 1
end of 2	52	707,868	(13,356)	707,868	(12,000)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4	54	795,360	(15,007)	795,360	(15,007)	160,119	0	145,113	end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9 end of 10	59 60	1,064,371 1,128,234	(20,082) (21,287)	1,064,371 1,128,234	(20,082) (21,287)	178,525 182,452	0	158,442 161,165	end of 9 end of 10
end of 10 end of 11	61	1,128,234	(22,565)	1,128,234	(21,287) (22,565)	182,452	0	161,165	end of 10 end of 11
end of 12	62	1,267,683	(22,303)	1,267,683	(22,303) (23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
	69	1,732,962	0	1,732,962 1,802,280	0	0	25,884 26,402	25,884 26,402	end of 19 end of 20
end of 19									
	70	1,802,280	(264,790)	1,002,200	(264,790)	2,428,398	150,846	2,314,454	

Step 27: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

CLIENT DASHBOA	RD STR	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	TION AND NET	WORTH 0
Structu	ired li	ncom	e Plar	nina					
								No. Second State	
Edit Save Ca	incel Add /	Account Add	d Income A	dd Inc Tax	Add Target	dit or Add Sc	enario Disp	lay Options	
	4								
Cooperie									
Scenario Depo	iting Money	y 401(k) Annu	al Percentage	e Withdrawal			~		
		Acco	unts 🎢						
Planning 2	years 🗸		01(k)			Inco	×		
Horizon		40	(K)			inco	nies		
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	Total	Distribution	Huges	_	moorne	
initial amount		630,000		630,000	Subtotal	Manage	Manage		
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus end of 1	51	630,000 667,800	Manage (12,600)	630,000 667,800	incomes (12,600)	2.20 %	2.00 %	137,400	end of 1
end of 2	52	707.868	(12,800)	707.868	(12,000)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4	54	795,360	(15.007)	795,360	(15,007)	160,119	0	145,113	end of 4
end of 5	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	end of 5
end of 6	56	893,667	(16,862)	893,667	(16,862)	167,242	0	150,380	end of 6
end of 7	57	947,287	(17,873)	947,287	(17,873)	170,921	0	153,048	end of 7
end of 8	58	1,004,124	(18,946)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1.064.371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1,343,744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
			(264,790)		(264,790)	2,428,398	150,846	2,314,454	
Orange bac	karounds in	dicate hypothe	etical returns	8					
- ge - La				A					

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.

LIENT DASHB	OARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET	WORTH C
			DI						
struct	ured li	ncom	e Plar	nning					
dit Dynam	ic Mode								
cenario De	positing Money	401(k) Annu	al Percentage	e Withdrawal			~		
		Acco	unts 🔎						
anning	20 years V		- 1940		i i	-			
orizon	20 years	40	01(k)			Incor	nes		
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	Total	Distribution	wayes		mcome	
nitial amount	t	630,000		630,000	Subtotal				
bonus %		0.00 %		0	of account	Infl Factor	Infl Factor		
w/bonus		630,000		630,000	incomes	2.20 %	2.00 %		
end of 1	51	667,800	(12,600)	667,800	(12,600)	150,000	0	137,400	end of 1
end of 2	52 53	707,868	(13,356)	707,868	(13,356)	153,300	0	139,944	end of 2
end of 3	53	750,340	(14,157)	750,340	(14,157)	156,673	0	142,515	end of 3
end of 4 end of 5	54	795,360	(15,007)	795,360	(15,007)	160,119	0	145,113	end of 4 end of 5
end of 5 end of 6	55	843,082	(15,907)	843,082	(15,907)	163,642	0	147,735	
end of 6 end of 7	56	893,667 947,287	(16,862) (17,873)	893,667 947,287	(16,862) (17,873)	167,242 170,921	0	150,380 153,048	end of 6 end of 7
end of 8	58	1,004,124	(17,873)	1,004,124	(18,946)	174,682	0	155,736	end of 8
end of 9	59	1,064,371	(20,082)	1,064,371	(20,082)	178,525	0	158,442	end of 9
end of 10	60	1,128,234	(21,287)	1,128,234	(21,287)	182,452	0	161,165	end of 10
end of 11	61	1,195,928	(22,565)	1,195,928	(22,565)	186,466	0	163,901	end of 11
end of 12	62	1,267,683	(23,919)	1,267,683	(23,919)	190,568	0	166,650	end of 12
end of 13	63	1,343,744	(25,354)	1.343.744	(25,354)	194,761	0	169,407	end of 13
end of 14	64	1,424,368	(26,875)	1,424,368	(26,875)	199,046	0	172,171	end of 14
end of 15	65	1,481,343	0	1,481,343	0	0	23,913	23,913	end of 15
end of 16	66	1,540,597	0	1,540,597	0	0	24,391	24,391	end of 16
end of 17	67	1,602,220	0	1,602,220	0	0	24,879	24,879	end of 17
end of 18	68	1,666,309	0	1,666,309	0	0	25,377	25,377	end of 18
end of 19	69	1,732,962	0	1,732,962	0	0	25,884	25,884	end of 19
end of 20	70	1,802,280	0	1,802,280	0	0	26,402	26,402	end of 20
			(264,790)		(264,790)	2,428,398	150,846	2,314,454	
Orange	ackgrounds in	dicate hypoth	atical returns	3					
oralige L	ackgrounds in	areate hypoth	encurreturns						

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