

Liquidating a 401(k) Account Using the Liquidate Account Function

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

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button highlighted in green. Below the heading, there's a 'Scenario' dropdown menu set to 'Liquidating a 401(k) Account Using the Liquidate Account Function'. A 'Planning Horizon' dropdown is set to '20 years'. The main table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The 'Account' column is highlighted in orange, indicating a hypothetical return. A red arrow points to the 'Edit' button.

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
Initial return	70	4.00 %	IRA				
Initial amount		2,500,000	2,500,000	0			
bonus % w/bonus		0.00 %	2,500,000	0	Subtotal of account incomes		
					Infl Factor		
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,812,160	2,812,160	0	24,371	24,371	end of 3
end of 4	74	2,924,646	2,924,646	0	24,907	24,907	end of 4
end of 5	75	3,041,632	3,041,632	0	25,455	25,455	end of 5
end of 6	76	3,163,297	3,163,297	0	26,015	26,015	end of 6
end of 7	77	3,289,829	3,289,829	0	26,587	26,587	end of 7
end of 8	78	3,421,422	3,421,422	0	27,172	27,172	end of 8
end of 9	79	3,558,279	3,558,279	0	27,770	27,770	end of 9
end of 10	80	3,700,610	3,700,610	0	28,381	28,381	end of 10
end of 11	81	3,848,634	3,848,634	0	29,005	29,005	end of 11
end of 12	82	4,002,579	4,002,579	0	29,644	29,644	end of 12
end of 13	83	4,162,682	4,162,682	0	30,296	30,296	end of 13
end of 14	84	4,329,190	4,329,190	0	30,962	30,962	end of 14
end of 15	85	4,502,357	4,502,357	0	31,643	31,643	end of 15
end of 16	86	4,682,451	4,682,451	0	32,340	32,340	end of 16
end of 17	87	4,869,749	4,869,749	0	33,051	33,051	end of 17
end of 18	88	5,064,539	5,064,539	0	33,778	33,778	end of 18
end of 19	89	5,267,120	5,267,120	0	34,521	34,521	end of 19
end of 20	90	5,477,805	5,477,805	0	35,281	35,281	end of 20
		0	0	0	578,359	578,359	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: _____
INITIAL PLAN DATE: _____
REVISED PLAN DATE: _____

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

Structured Income Planning

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

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	Incomes		Year
					SS	Total Income	
net return	70	4.00 %					
initial amount		2,500,000	2,500,000				
bonus % w/bonus		0.00 %	0				
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,812,160	2,812,160	0	24,371	24,371	end of 3
end of 4	74	2,924,646	2,924,646	0	24,907	24,907	end of 4
end of 5	75	3,041,632	3,041,632	0	25,455	25,455	end of 5
end of 6	76	3,163,297	3,163,297	0	26,015	26,015	end of 6
end of 7	77	3,289,829	3,289,829	0	26,587	26,587	end of 7
end of 8	78	3,421,422	3,421,422	0	27,172	27,172	end of 8
end of 9	79	3,558,279	3,558,279	0	27,770	27,770	end of 9
end of 10	80	3,700,610	3,700,610	0	28,381	28,381	end of 10
end of 11	81	3,848,634	3,848,634	0	29,005	29,005	end of 11
end of 12	82	4,002,579	4,002,579	0	29,644	29,644	end of 12
end of 13	83	4,162,682	4,162,682	0	30,296	30,296	end of 13
end of 14	84	4,329,190	4,329,190	0	30,962	30,962	end of 14
end of 15	85	4,502,357	4,502,357	0	31,643	31,643	end of 15
end of 16	86	4,682,451	4,682,451	0	32,340	32,340	end of 16
end of 17	87	4,869,749	4,869,749	0	33,051	33,051	end of 17
end of 18	88	5,064,539	5,064,539	0	33,778	33,778	end of 18
end of 19	89	5,267,120	5,267,120	0	34,521	34,521	end of 19
end of 20	90	5,477,805	5,477,805	0	35,281	35,281	end of 20
		0	0	0	578,359	578,359	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

Step 3: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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 (1)

Initial account balance: \$2,500,000

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: Client's 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		
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10		
11		
12		
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21		
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24		

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

Step 4: 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 (1)

Initial account balance: \$2,500,000

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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22		
23		
24		

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

Step 5: 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 (1)

Initial account balance: \$2,500,000

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
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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 6: Clicking: After clicking on the Pick Years green button, the term "liquidate" should automatically appear in the income 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 (1)

Initial account balance: \$2,500,000

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

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

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

Step 7: 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 (1)

Initial account balance: \$2,500,000

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

Year	Income	Variable
1		
2		
3	liquid	
4	liquid	
5	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
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 8: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Year
	Account	Income			SS	Total Income	
net return	70	4.00 %					
initial amount		2,500,000	2,500,000				
bonus % w/bonus		0.00 %	0				
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,410,540	2,410,540	401,620	24,371	425,990	end of 3
end of 4	74	2,105,342	2,105,342	401,620	24,907	426,527	end of 4
end of 5	75	1,787,936	1,787,936	401,620	25,455	427,075	end of 5
end of 6	76	1,457,834	1,457,834	401,620	26,015	427,635	end of 6
end of 7	77	1,114,528	1,114,528	401,620	26,587	428,207	end of 7
end of 8	78	757,490	757,490	401,620	27,172	428,792	end of 8
end of 9	79	386,170	386,170	401,620	27,770	429,390	end of 9
end of 10	80	0	0	401,616	28,381	429,997	end of 10
end of 11	81	0	0	0	29,005	29,005	end of 11
end of 12	82	0	0	0	29,644	29,644	end of 12
end of 13	83	0	0	0	30,296	30,296	end of 13
end of 14	84	0	0	0	30,962	30,962	end of 14
end of 15	85	0	0	0	31,643	31,643	end of 15
end of 16	86	0	0	0	32,340	32,340	end of 16
end of 17	87	0	0	0	33,051	33,051	end of 17
end of 18	88	0	0	0	33,778	33,778	end of 18
end of 19	89	0	0	0	34,521	34,521	end of 19
end of 20	90	0	0	0	35,281	35,281	end of 20
		3,212,953	3,212,953		578,359	3,791,312	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

Step 9: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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 (1)

Initial account balance: \$2,500,000

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 [REDACTED] age, Client2's age, Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income Type:

- Start payout from income rider
- Annuitize (for years certain) 1.0 %
- Liquidate account (in so many years)

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]
- Pick year(s) to remove
- Remove year to end of plan
- Reset all years

Income Data:

Year	Income	Variable
1		
2		
3		
4		
5		
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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 10: 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 (1)

Initial account balance: \$2,500,000

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

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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Note that entered values WILL NOT roll down to following years when blank.

Step 11: 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 (1)

Initial account balance: \$2,500,000

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

Year	Income	Variable
1		
2		
3		
4		
5		
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Note that entered values WILL NOT roll down to following years when blank.

Step 12: Clicking: After clicking on the Start year for Rest of Plan green button, the term "liquidate" should automatically appear in the income 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 (1)

Initial account balance: \$2,500,000

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

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

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

Step 13: 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 (1)

Initial account balance: \$2,500,000

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

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

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

Step 14: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Year
	Account	Income			SS	Total Income	
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	0	2,500,000		
bonus % w/bonus		0.00 %	0	0	0		
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,672,547	2,672,547	139,613	24,371	163,984	end of 3
end of 4	74	2,639,836	2,639,836	139,613	24,907	164,520	end of 4
end of 5	75	2,605,817	2,605,817	139,613	25,455	165,068	end of 5
end of 6	76	2,570,436	2,570,436	139,613	26,015	165,628	end of 6
end of 7	77	2,533,641	2,533,641	139,613	26,587	166,200	end of 7
end of 8	78	2,495,374	2,495,374	139,613	27,172	166,785	end of 8
end of 9	79	2,455,576	2,455,576	139,613	27,770	167,383	end of 9
end of 10	80	2,414,186	2,414,186	139,613	28,381	167,994	end of 10
end of 11	81	2,371,140	2,371,140	139,613	29,005	168,618	end of 11
end of 12	82	2,326,373	2,326,373	139,613	29,644	169,256	end of 12
end of 13	83	2,279,815	2,279,815	139,613	30,296	169,908	end of 13
end of 14	84	2,231,395	2,231,395	139,613	30,962	170,575	end of 14
end of 15	85	2,181,038	2,181,038	139,613	31,643	171,256	end of 15
end of 16	86	2,128,667	2,128,667	139,613	32,340	171,952	end of 16
end of 17	87	2,074,200	2,074,200	139,613	33,051	172,664	end of 17
end of 18	88	2,017,556	2,017,556	139,613	33,778	173,391	end of 18
end of 19	89	1,958,645	1,958,645	139,613	34,521	174,134	end of 19
end of 20	90	1,897,378	1,897,378	139,613	35,281	174,893	end of 20
		2,513,030	2,513,030	578,359	3,091,389		

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 15: Structured Income Type: Click on the radio button next to Liquidate Account (in so many 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 (1)

Initial account balance: \$2,500,000

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 [REDACTED] age, Client2'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), 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 16: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401 (1)

Initial account balance: \$2,500,000

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		
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 17: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in how many years you would like the monetary amount to be distributed.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401 (1)

Initial account balance: \$2,500,000

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		
17		
18		
19		
20		
21		
22		
23		
24		

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

Step 18: Start Year of X Years: Click on the green button Start Year for X Years.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401 (1)

Initial account balance: \$2,500,000

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: 14

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 19: Clicking: After clicking on the Start Year for X Years green button, the term "liquidate" should automatically appear in the income column of the table.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401 (1)

Initial account balance: \$2,500,000

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: 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	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12	liquid	
13	liquid	
14	liquid	
15	liquid	
16	liquid	
17	liquid	
18	liquid	
19		
20		
21		
22		
23		
24		

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

Step 20: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name: 401 (1)

Initial account balance: \$2,500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Accumulate 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

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	liquid	
6	liquid	
7	liquid	
8	liquid	
9	liquid	
10	liquid	
11	liquid	
12	liquid	
13	liquid	
14	liquid	
15	liquid	
16	liquid	
17	liquid	
18	liquid	
19		
20		
21		
22		
23		
24		

Orange backgrounds indicate hypothetical returns

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

Step 21: 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: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Accounts: 401 (1)

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage Infl Factor		
bonus % w/bonus		0.00 %	2,500,000		2.20 %		
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,812,160	2,812,160	0	24,371	24,371	end of 3
end of 4	74	2,924,646	2,924,646	0	24,907	24,907	end of 4
end of 5	75	2,764,758	2,764,758	276,873	25,455	302,328	end of 5
end of 6	76	2,598,475	2,598,475	276,873	26,015	302,888	end of 6
end of 7	77	2,425,541	2,425,541	276,873	26,587	303,461	end of 7
end of 8	78	2,245,689	2,245,689	276,873	27,172	304,046	end of 8
end of 9	79	2,058,643	2,058,643	276,873	27,770	304,644	end of 9
end of 10	80	1,864,115	1,864,115	276,873	28,381	305,254	end of 10
end of 11	81	1,661,806	1,661,806	276,873	29,005	305,879	end of 11
end of 12	82	1,451,405	1,451,405	276,873	29,644	306,517	end of 12
end of 13	83	1,232,588	1,232,588	276,873	30,296	307,169	end of 13
end of 14	84	1,005,018	1,005,018	276,873	30,962	307,836	end of 14
end of 15	85	768,345	768,345	276,873	31,643	308,517	end of 15
end of 16	86	522,205	522,205	276,873	32,340	309,213	end of 16
end of 17	87	266,220	266,220	276,873	33,051	309,924	end of 17
end of 18	88	0	0	276,869	33,778	310,647	end of 18
end of 19	89	0	0	0	34,521	34,521	end of 19
end of 20	90	0	0	0	35,281	35,281	end of 20
		3,876,224	3,876,224	578,359	4,454,582		

Orange backgrounds indicate hypothetical returns

Step 22: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Accounts: 401 (1)

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		Infl Factor	2.20 %	
		2,500,000	2,500,000				
end of 1	71	2,600,000	0	2,600,000	0	23,333	end of 1
end of 2	72	2,704,000	0	2,704,000	0	23,846	end of 2
end of 3	73	2,812,160	0	2,812,160	0	24,371	end of 3
end of 4	74	2,924,646	0	2,924,646	0	24,907	end of 4
end of 5	75	2,764,758	276,873	2,764,758	276,873	25,455	end of 5
end of 6	76	2,598,475	276,873	2,598,475	276,873	26,015	end of 6
end of 7	77	2,425,541	276,873	2,425,541	276,873	26,587	end of 7
end of 8	78	2,245,689	276,873	2,245,689	276,873	27,172	end of 8
end of 9	79	2,058,643	276,873	2,058,643	276,873	27,770	end of 9
end of 10	80	1,864,115	276,873	1,864,115	276,873	28,381	end of 10
end of 11	81	1,661,806	276,873	1,661,806	276,873	29,005	end of 11
end of 12	82	1,451,405	276,873	1,451,405	276,873	29,644	end of 12
end of 13	83	1,232,588	276,873	1,232,588	276,873	30,296	end of 13
end of 14	84	1,005,018	276,873	1,005,018	276,873	30,962	end of 14
end of 15	85	768,345	276,873	768,345	276,873	31,643	end of 15
end of 16	86	522,205	276,873	522,205	276,873	32,340	end of 16
end of 17	87	266,220	276,873	266,220	276,873	33,051	end of 17
end of 18	88	0	276,869	0	276,869	33,778	end of 18
end of 19	89	0	0	0	0	34,521	end of 19
end of 20	90	0	0	0	0	35,281	end of 20
		3,876,224		3,876,224		578,359	4,454,582

Orange backgrounds indicate hypothetical returns

Step 23: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Accounts: 401 (1)

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		Infl Factor	2.20 %	
		2,500,000	2,500,000				
end of 1	71	2,600,000	0	2,600,000	0	23,333	end of 1
end of 2	72	2,704,000	0	2,704,000	0	23,846	end of 2
end of 3	73	2,812,160	0	2,812,160	0	24,371	end of 3
end of 4	74	2,924,646	0	2,924,646	0	24,907	end of 4
end of 5	75	2,764,758	276,873	2,764,758	276,873	25,455	end of 5
end of 6	76	2,598,475	276,873	2,598,475	276,873	26,015	end of 6
end of 7	77	2,425,541	276,873	2,425,541	276,873	26,587	end of 7
end of 8	78	2,245,689	276,873	2,245,689	276,873	27,172	end of 8
end of 9	79	2,058,643	276,873	2,058,643	276,873	27,770	end of 9
end of 10	80	1,864,115	276,873	1,864,115	276,873	28,381	end of 10
end of 11	81	1,661,806	276,873	1,661,806	276,873	29,005	end of 11
end of 12	82	1,451,405	276,873	1,451,405	276,873	29,644	end of 12
end of 13	83	1,232,588	276,873	1,232,588	276,873	30,296	end of 13
end of 14	84	1,005,018	276,873	1,005,018	276,873	30,962	end of 14
end of 15	85	768,345	276,873	768,345	276,873	31,643	end of 15
end of 16	86	522,205	276,873	522,205	276,873	32,340	end of 16
end of 17	87	266,220	276,873	266,220	276,873	33,051	end of 17
end of 18	88	0	276,869	0	276,869	33,778	end of 18
end of 19	89	0	0	0	0	34,521	end of 19
end of 20	90	0	0	0	0	35,281	end of 20
		3,876,224		3,876,224		578,359	4,454,582

Orange backgrounds indicate hypothetical returns

Step 24: 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: [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: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		2.20 %		
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,812,160	2,812,160	0	24,371	24,371	end of 3
end of 4	74	2,924,646	2,924,646	0	24,907	24,907	end of 4
end of 5	75	2,764,758	2,764,758	276,873	25,455	302,328	end of 5
end of 6	76	2,598,475	2,598,475	276,873	26,015	302,888	end of 6
end of 7	77	2,425,541	2,425,541	276,873	26,587	303,461	end of 7
end of 8	78	2,245,689	2,245,689	276,873	27,172	304,046	end of 8
end of 9	79	2,058,643	2,058,643	276,873	27,770	304,644	end of 9
end of 10	80	1,864,115	1,864,115	276,873	28,381	305,254	end of 10
end of 11	81	1,661,806	1,661,806	276,873	29,005	305,879	end of 11
end of 12	82	1,451,405	1,451,405	276,873	29,644	306,517	end of 12
end of 13	83	1,232,588	1,232,588	276,873	30,296	307,169	end of 13
end of 14	84	1,005,018	1,005,018	276,873	30,962	307,836	end of 14
end of 15	85	768,345	768,345	276,873	31,643	308,517	end of 15
end of 16	86	522,205	522,205	276,873	32,340	309,213	end of 16
end of 17	87	266,220	266,220	276,873	33,051	309,924	end of 17
end of 18	88	0	0	276,869	33,778	310,647	end of 18
end of 19	89	0	0	0	34,521	34,521	end of 19
end of 20	90	0	0	0	35,281	35,281	end of 20
		3,876,224	3,876,224		578,359	4,454,582	

Orange backgrounds indicate hypothetical returns

Step 25: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | 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 Dynamic Mode

Scenario: Liquidating a 401(k) Account Using the Liquidate Account Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	4.00 %					
initial amount		2,500,000	2,500,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %	0		2.20 %		
		2,500,000	2,500,000				
end of 1	71	2,600,000	2,600,000	0	23,333	23,333	end of 1
end of 2	72	2,704,000	2,704,000	0	23,846	23,846	end of 2
end of 3	73	2,812,160	2,812,160	0	24,371	24,371	end of 3
end of 4	74	2,924,646	2,924,646	0	24,907	24,907	end of 4
end of 5	75	2,764,758	2,764,758	276,873	25,455	302,328	end of 5
end of 6	76	2,598,475	2,598,475	276,873	26,015	302,888	end of 6
end of 7	77	2,425,541	2,425,541	276,873	26,587	303,461	end of 7
end of 8	78	2,245,689	2,245,689	276,873	27,172	304,046	end of 8
end of 9	79	2,058,643	2,058,643	276,873	27,770	304,644	end of 9
end of 10	80	1,864,115	1,864,115	276,873	28,381	305,254	end of 10
end of 11	81	1,661,806	1,661,806	276,873	29,005	305,879	end of 11
end of 12	82	1,451,405	1,451,405	276,873	29,644	306,517	end of 12
end of 13	83	1,232,588	1,232,588	276,873	30,296	307,169	end of 13
end of 14	84	1,005,018	1,005,018	276,873	30,962	307,836	end of 14
end of 15	85	768,345	768,345	276,873	31,643	308,517	end of 15
end of 16	86	522,205	522,205	276,873	32,340	309,213	end of 16
end of 17	87	266,220	266,220	276,873	33,051	309,924	end of 17
end of 18	88	0	0	276,869	33,778	310,647	end of 18
end of 19	89	0	0	0	34,521	34,521	end of 19
end of 20	90	0	0	0	35,281	35,281	end of 20
		3,876,224	3,876,224		578,359	4,454,582	

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