

# Withdrawing from a 401(K) Account Using the Annual Fixed Savings Function

11/08/2024 1:23 pm EST

There are various ways to withdraw money from a 401(k) account from the structured income planning page. Below is the step-by-step guideline for withdrawing money from a 401(K) Account using the annual fixed savings 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: CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, TOOLS. On the right, there are links for YOUR CASE LIST, SETTINGS, HELP, and SIGN OUT. Below these, 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 and a red arrow pointing to it. Below the heading, there is a 'Scenario' dropdown menu set to 'Withdrawing Money 401(K) Account Annual Fixed Savings Function'. A 'Planning Horizon' dropdown is set to '20 years'. Below this, there are two tabs: 'Accounts' and 'Incomes'. The 'Accounts' tab is active, showing a table with columns: Year, Account, Income, Accounts Total, Planned Distribution, SS, Total Income, and Year. The table data is as follows:

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		1,000,000	1,000,000	0			
bonus % w/bonus		0.00 %	0	Subtotal of account incomes	Infl Factor		
		1,000,000	1,000,000		2.20 %		
end of 1	71	1,030,000	0	1,030,000	24,900	24,900	end of 1
end of 2	72	1,060,900	0	1,060,900	24,528	24,528	end of 2
end of 3	73	1,092,727	0	1,092,727	25,068	25,068	end of 3
end of 4	74	1,125,509	0	1,125,509	25,619	25,619	end of 4
end of 5	75	1,159,274	0	1,159,274	26,183	26,183	end of 5
end of 6	76	1,194,052	0	1,194,052	26,759	26,759	end of 6
end of 7	77	1,229,874	0	1,229,874	27,347	27,347	end of 7
end of 8	78	1,266,770	0	1,266,770	27,949	27,949	end of 8
end of 9	79	1,304,773	0	1,304,773	28,564	28,564	end of 9
end of 10	80	1,343,916	0	1,343,916	29,192	29,192	end of 10
end of 11	81	1,384,233	0	1,384,233	29,835	29,835	end of 11
end of 12	82	1,425,760	0	1,425,760	30,491	30,491	end of 12
end of 13	83	1,468,533	0	1,468,533	31,162	31,162	end of 13
end of 14	84	1,512,589	0	1,512,589	31,847	31,847	end of 14
end of 15	85	1,557,967	0	1,557,967	32,548	32,548	end of 15
end of 16	86	1,604,706	0	1,604,706	33,264	33,264	end of 16
end of 17	87	1,652,847	0	1,652,847	33,996	33,996	end of 17
end of 18	88	1,702,432	0	1,702,432	34,744	34,744	end of 18
end of 19	89	1,753,505	0	1,753,505	35,508	35,508	end of 19
end of 20	90	1,806,110	0	1,806,110	36,289	36,289	end of 20
			0	0	594,892	594,892	

At the bottom of the table, there is a note: 'Orange backgrounds indicate hypothetical returns'.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario: Withdrawing Money 401(k) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	1,000,000	0	0	0	
initial amount		0.00 %	1,000,000	0	0	0	
bonus % w/bonus		0.00 %	1,000,000	0	0	0	
end of 1	71	0.00 %	1,030,000	0	24,000	24,000	end of 1
end of 2	72	0.00 %	1,060,900	0	24,528	24,528	end of 2
end of 3	73	0.00 %	1,092,727	0	25,068	25,068	end of 3
end of 4	74	0.00 %	1,125,509	0	25,619	25,619	end of 4
end of 5	75	0.00 %	1,159,274	0	26,183	26,183	end of 5
end of 6	76	0.00 %	1,194,052	0	26,759	26,759	end of 6
end of 7	77	0.00 %	1,229,874	0	27,347	27,347	end of 7
end of 8	78	0.00 %	1,266,770	0	27,949	27,949	end of 8
end of 9	79	0.00 %	1,304,773	0	28,564	28,564	end of 9
end of 10	80	0.00 %	1,343,916	0	29,192	29,192	end of 10
end of 11	81	0.00 %	1,384,233	0	29,835	29,835	end of 11
end of 12	82	0.00 %	1,425,760	0	30,491	30,491	end of 12
end of 13	83	0.00 %	1,468,533	0	31,162	31,162	end of 13
end of 14	84	0.00 %	1,512,589	0	31,847	31,847	end of 14
end of 15	85	0.00 %	1,557,967	0	32,548	32,548	end of 15
end of 16	86	0.00 %	1,604,706	0	33,264	33,264	end of 16
end of 17	87	0.00 %	1,652,847	0	33,996	33,996	end of 17
end of 18	88	0.00 %	1,702,432	0	34,744	34,744	end of 18
end of 19	89	0.00 %	1,753,505	0	35,508	35,508	end of 19
end of 20	90	0.00 %	1,806,110	0	36,289	36,289	end of 20
			0	0	594,892	594,892	

Orange backgrounds indicate hypothetical returns

Option A: Pick Years:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

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

Tax calculation option: Tax Income Distributions (Qualified)

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

Asset plan allocation: Moderate [Sel]

Risk level: Moderate

Account owner: [REDACTED]

Account type: 401k

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

Enter manual payout: [REDACTED]

Structured Income Type  
Income Riders  
 Start payout from income rider

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

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

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

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  
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20  
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24

Annual Savings  
 Annual fixed savings [REDACTED]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 4: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 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 -60,000

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

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

Withdrawals: Annual fixed withdrawal 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 -60,000

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



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0%

Rollos: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Account money later - deferred account:  Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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	savings	-60,000
2	savings	-60,000
3	savings	-60,000
4	savings	-60,000
5	savings	-60,000
6	savings	-60,000
7	savings	-60,000
8	savings	-60,000
9	savings	-60,000
10	savings	-60,000
11		
12		
13		
14		
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23		
24		

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: Withdrawing Money 401(K) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income					
net return	70	3.00%					
initial amount		1,000,000	1,000,000				
bonus % w/bonus		0.00%	0				
		1,000,000	1,000,000				
end of 1	71	970,000	970,000	60,000	24,000	84,000	end of 1
end of 2	72	939,100	939,100	60,000	24,528	84,528	end of 2
end of 3	73	907,273	907,273	60,000	25,068	85,068	end of 3
end of 4	74	874,491	874,491	60,000	25,619	85,619	end of 4
end of 5	75	840,726	840,726	60,000	26,183	86,183	end of 5
end of 6	76	805,948	805,948	60,000	26,759	86,759	end of 6
end of 7	77	770,126	770,126	60,000	27,347	87,347	end of 7
end of 8	78	733,230	733,230	60,000	27,949	87,949	end of 8
end of 9	79	695,227	695,227	60,000	28,564	88,564	end of 9
end of 10	80	656,083	656,083	60,000	29,192	89,192	end of 10
end of 11	81	615,766	615,766	0	29,835	29,835	end of 11
end of 12	82	574,227	574,227	0	30,491	30,491	end of 12
end of 13	83	531,420	531,420	0	31,162	31,162	end of 13
end of 14	84	487,305	487,305	0	31,847	31,847	end of 14
end of 15	85	441,850	441,850	0	32,548	32,548	end of 15
end of 16	86	395,020	395,020	0	33,264	33,264	end of 16
end of 17	87	346,790	346,790	0	33,996	33,996	end of 17
end of 18	88	297,135	297,135	0	34,744	34,744	end of 18
end of 19	89	246,030	246,030	0	35,508	35,508	end of 19
end of 20	90	193,450	193,450	0	36,289	36,289	end of 20
		600,000	600,000	600,000	594,892	1,194,892	

Orange backgrounds indicate hypothetical returns

Option B: Start Years for Rest of Plan:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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: [ ]

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

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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22		
23		
24		

Annual 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

Step 11: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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: [ ]

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

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		
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24		

Annual 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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: 401k

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Redacted]

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

Liquorate 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 -30,000

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		
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24		

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: 401k

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [Redacted]

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

Liquorate 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 -30,000

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		
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22		
23		
24		

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

Step 14: Clicking: After clicking on the Start Years for Rest of Plan button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [ ]

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [ ]

Account type: 401k

Add an income rider

Based on: [ ] age Client's age Joint

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [ ]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3	savings	-30,000
4	savings	-30,000
5	savings	-30,000
6	savings	-30,000
7	savings	-30,000
8	savings	-30,000
9	savings	-30,000
10	savings	-30,000
11	savings	-30,000
12	savings	-30,000
13	savings	-30,000
14	savings	-30,000
15	savings	-30,000
16	savings	-30,000
17	savings	-30,000
18	savings	-30,000
19	savings	-30,000
20	savings	-30,000
21	savings	-30,000
22	savings	-30,000
23	savings	-30,000
24	savings	-30,000

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description: [ ]

Optional account company: [ ]

Other: [ ]

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: [ ]

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [ ]

Account type: 401k

Add an income rider

Based on: [ ] age Client's age Joint

Select income rider: [ ]

Number of months of payout in first year: 12.0

Enter manual payout: [ ]

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal [ ]

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings [ ]

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[ ]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3	savings	-30,000
4	savings	-30,000
5	savings	-30,000
6	savings	-30,000
7	savings	-30,000
8	savings	-30,000
9	savings	-30,000
10	savings	-30,000
11	savings	-30,000
12	savings	-30,000
13	savings	-30,000
14	savings	-30,000
15	savings	-30,000
16	savings	-30,000
17	savings	-30,000
18	savings	-30,000
19	savings	-30,000
20	savings	-30,000
21	savings	-30,000
22	savings	-30,000
23	savings	-30,000
24	savings	-30,000

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

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



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

## Structured Income Planning

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

Scenario: Withdrawing Money 401(k) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		1,000,000	1,000,000	Subtotal of account incomes	Manage Infl Factor		
bonus % w/bonus		0.00 %	0		2.20 %		
		1,000,000	1,000,000				
end of 1	71	1,030,000	1,030,000	0	24,000	24,000	end of 1
end of 2	72	1,060,900	1,060,900	0	24,528	24,528	end of 2
end of 3	73	1,062,727	1,062,727	30,000	25,068	55,068	end of 3
end of 4	74	1,064,609	1,064,609	30,000	25,619	55,619	end of 4
end of 5	75	1,066,547	1,066,547	30,000	26,183	56,183	end of 5
end of 6	76	1,068,543	1,068,543	30,000	26,759	56,759	end of 6
end of 7	77	1,070,600	1,070,600	30,000	27,347	57,347	end of 7
end of 8	78	1,072,718	1,072,718	30,000	27,949	57,949	end of 8
end of 9	79	1,074,899	1,074,899	30,000	28,564	58,564	end of 9
end of 10	80	1,077,146	1,077,146	30,000	29,192	59,192	end of 10
end of 11	81	1,079,460	1,079,460	30,000	29,835	59,835	end of 11
end of 12	82	1,081,844	1,081,844	30,000	30,491	60,491	end of 12
end of 13	83	1,084,300	1,084,300	30,000	31,162	61,162	end of 13
end of 14	84	1,086,828	1,086,828	30,000	31,847	61,847	end of 14
end of 15	85	1,089,433	1,089,433	30,000	32,548	62,548	end of 15
end of 16	86	1,092,116	1,092,116	30,000	33,264	63,264	end of 16
end of 17	87	1,094,880	1,094,880	30,000	33,996	63,996	end of 17
end of 18	88	1,097,726	1,097,726	30,000	34,744	64,744	end of 18
end of 19	89	1,100,658	1,100,658	30,000	35,508	65,508	end of 19
end of 20	90	1,103,678	1,103,678	30,000	36,289	66,289	end of 20
		540,000		540,000	594,892	1,134,892	

Orange backgrounds indicate hypothetical returns

Option C: Start Year for X Years:

Step 17: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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:

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

ADD INCOME  
  
OR  
  
OR

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

Annual Savings  
 Annual fixed savings

Orange backgrounds indicate hypothetical returns

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

Step 18: Annual Fixed Savings Text Box: Enter in the monetary amount as a number. SIPS does not recognize the dollar sign; it only accepts number with or without commas. For example: 5,000;5000;-5,000; or -5000. Use a negative sign (-) at the beginning for withdraw amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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 Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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 -80,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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 Sel

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

Add an income rider

Based on:  age  Client2's age  Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

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 -80,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

Step 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders:  Start payout from income rider

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

Withdrawals:  Annual fixed withdrawal  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 -80,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [dropdown]

Account type: 401k

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders:  Start payout from income rider

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

Withdrawals:  Annual fixed withdrawal  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 -80,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

18

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 22: Clicking: After clicking on the Start Year for X Years button, the term "savings" should automatically appear in the income column and numeric amount should automatically appear in the variable column of the table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Account

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

Account name: 401(k)

Initial account balance: \$1,000,000

Hypothetical return: 3.0 %

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

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: Withdrawing Money 401(K) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	1,000,000	1,000,000	0	24,000	
initial amount		1,000,000	1,000,000	0	0	24,000	end of 1
bonus %		0.00 %	0	Subtotal of account incomes	Manage Infl Factor	24,528	end of 2
w/bonus		1,000,000	1,000,000	0	2.20 %	104,528	end of 3
end of 1	71	1,030,000	1,030,000	80,000	25,068	105,068	end of 4
end of 2	72	980,900	980,900	80,000	25,619	106,183	end of 5
end of 3	73	930,327	930,327	80,000	26,183	106,759	end of 6
end of 4	74	878,237	878,237	80,000	26,759	107,347	end of 7
end of 5	75	824,584	824,584	80,000	27,347	107,949	end of 8
end of 6	76	769,321	769,321	80,000	27,949	108,564	end of 9
end of 7	77	712,401	712,401	80,000	28,564	109,192	end of 10
end of 8	78	653,773	653,773	80,000	29,192	109,835	end of 11
end of 9	79	593,386	593,386	80,000	30,491	110,491	end of 12
end of 10	80	531,188	531,188	80,000	31,162	111,162	end of 13
end of 11	81	467,123	467,123	80,000	31,847	111,847	end of 14
end of 12	82	401,137	401,137	80,000	32,548	112,548	end of 15
end of 13	83	333,171	333,171	80,000	33,264	113,264	end of 16
end of 14	84	263,166	263,166	80,000	33,996	113,996	end of 17
end of 15	85	191,061	191,061	80,000	34,744	114,744	end of 18
end of 16	86	116,793	116,793	80,000	35,508	115,508	end of 19
end of 17	87	40,297	40,297	80,000	36,289	36,289	end of 20
end of 18	88	(38,494)	(38,494)	0	0	0	
end of 19	89	(119,649)	(119,649)	0	0	0	
end of 20	90	(123,239)	(123,239)	0	0	0	
		1,440,000	1,440,000	1,440,000	594,892	2,034,892	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

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

Scenario: Withdrawing Money 401(K) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	1,000,000	1,000,000	0	24,000	
initial amount		1,000,000	1,000,000	0	0	24,000	end of 1
bonus %		0.00 %	0	Subtotal of account incomes	Manage Infl Factor	24,528	end of 2
w/bonus		1,000,000	1,000,000	0	2.20 %	104,528	end of 3
end of 1	71	1,030,000	1,030,000	80,000	25,068	105,068	end of 4
end of 2	72	980,900	980,900	80,000	25,619	106,183	end of 5
end of 3	73	930,327	930,327	80,000	26,183	106,759	end of 6
end of 4	74	878,237	878,237	80,000	26,759	107,347	end of 7
end of 5	75	824,584	824,584	80,000	27,347	107,949	end of 8
end of 6	76	769,321	769,321	80,000	27,949	108,564	end of 9
end of 7	77	712,401	712,401	80,000	28,564	109,192	end of 10
end of 8	78	653,773	653,773	80,000	29,192	109,835	end of 11
end of 9	79	593,386	593,386	80,000	30,491	110,491	end of 12
end of 10	80	531,188	531,188	80,000	31,162	111,162	end of 13
end of 11	81	467,123	467,123	80,000	31,847	111,847	end of 14
end of 12	82	401,137	401,137	80,000	32,548	112,548	end of 15
end of 13	83	333,171	333,171	80,000	33,264	113,264	end of 16
end of 14	84	263,166	263,166	80,000	33,996	113,996	end of 17
end of 15	85	191,061	191,061	80,000	34,744	114,744	end of 18
end of 16	86	116,793	116,793	80,000	35,508	115,508	end of 19
end of 17	87	40,297	40,297	80,000	36,289	36,289	end of 20
end of 18	88	(38,494)	(38,494)	0	0	0	
end of 19	89	(119,649)	(119,649)	0	0	0	
end of 20	90	(123,239)	(123,239)	0	0	0	
		1,440,000	1,440,000	1,440,000	594,892	2,034,892	

Orange backgrounds indicate hypothetical returns

Step 26: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario:

Planning Horizon: 20 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	1,000,000	0		
initial amount		1,000,000	1,000,000	Subtotal of account incomes	Infl Factor		
bonus % w/bonus		0.00 %			2.20 %		
end of 1	71	1,030,000	0	1,030,000	0	24,000	end of 1
end of 2	72	980,900	80,000	980,900	80,000	24,528	end of 2
end of 3	73	930,327	80,000	930,327	80,000	25,068	end of 3
end of 4	74	878,237	80,000	878,237	80,000	25,619	end of 4
end of 5	75	824,584	80,000	824,584	80,000	26,183	end of 5
end of 6	76	769,321	80,000	769,321	80,000	26,759	end of 6
end of 7	77	712,401	80,000	712,401	80,000	27,347	end of 7
end of 8	78	653,773	80,000	653,773	80,000	27,949	end of 8
end of 9	79	593,386	80,000	593,386	80,000	28,564	end of 9
end of 10	80	531,188	80,000	531,188	80,000	29,192	end of 10
end of 11	81	467,123	80,000	467,123	80,000	29,835	end of 11
end of 12	82	401,137	80,000	401,137	80,000	30,491	end of 12
end of 13	83	333,171	80,000	333,171	80,000	31,162	end of 13
end of 14	84	263,166	80,000	263,166	80,000	31,847	end of 14
end of 15	85	191,061	80,000	191,061	80,000	32,548	end of 15
end of 16	86	116,793	80,000	116,793	80,000	33,264	end of 16
end of 17	87	40,297	80,000	40,297	80,000	33,996	end of 17
end of 18	88	(38,494)	80,000	(38,494)	80,000	34,744	end of 18
end of 19	89	(119,649)	80,000	(119,649)	80,000	35,508	end of 19
end of 20	90	(123,239)	0	(123,239)	0	36,289	end of 20
		1,440,000		1,440,000		594,892	2,034,892

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

## Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: 2 years

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	1,000,000	0		
initial amount		1,000,000	1,000,000	Subtotal of account incomes	Manage		
bonus % w/bonus		0.00 %			Infl Factor		
end of 1	71	1,030,000	0	1,030,000	0	24,000	end of 1
end of 2	72	980,900	80,000	980,900	80,000	24,528	end of 2
end of 3	73	930,327	80,000	930,327	80,000	25,068	end of 3
end of 4	74	878,237	80,000	878,237	80,000	25,619	end of 4
end of 5	75	824,584	80,000	824,584	80,000	26,183	end of 5
end of 6	76	769,321	80,000	769,321	80,000	26,759	end of 6
end of 7	77	712,401	80,000	712,401	80,000	27,347	end of 7
end of 8	78	653,773	80,000	653,773	80,000	27,949	end of 8
end of 9	79	593,386	80,000	593,386	80,000	28,564	end of 9
end of 10	80	531,188	80,000	531,188	80,000	29,192	end of 10
end of 11	81	467,123	80,000	467,123	80,000	29,835	end of 11
end of 12	82	401,137	80,000	401,137	80,000	30,491	end of 12
end of 13	83	333,171	80,000	333,171	80,000	31,162	end of 13
end of 14	84	263,166	80,000	263,166	80,000	31,847	end of 14
end of 15	85	191,061	80,000	191,061	80,000	32,548	end of 15
end of 16	86	116,793	80,000	116,793	80,000	33,264	end of 16
end of 17	87	40,297	80,000	40,297	80,000	33,996	end of 17
end of 18	88	(38,494)	80,000	(38,494)	80,000	34,744	end of 18
end of 19	89	(119,649)	80,000	(119,649)	80,000	35,508	end of 19
end of 20	90	(123,239)	0	(123,239)	0	36,289	end of 20
		1,440,000		1,440,000		594,892	2,034,892

Orange backgrounds indicate hypothetical returns

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

# Structured Income Planning

Edit Dynamic Mode

Scenario: Withdrawing Money 401(K) Account Annual Fixed Savings Function

Planning Horizon		Accounts		Incomes				
20 years		401(k)						
Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	1,000,000				
initial amount		1,000,000		1,000,000	Subtotal of account incomes	Infli Factor		
bonus %		0.00 %		0		2.20 %		
w/bonus		1,000,000		1,000,000				
end of 1	71	1,030,000	0	1,030,000	0	24,000	24,000	end of 1
end of 2	72	980,900	80,000	980,900	80,000	24,528	104,528	end of 2
end of 3	73	930,327	80,000	930,327	80,000	25,068	105,068	end of 3
end of 4	74	878,237	80,000	878,237	80,000	25,619	105,619	end of 4
end of 5	75	824,584	80,000	824,584	80,000	26,183	106,183	end of 5
end of 6	76	769,321	80,000	769,321	80,000	26,759	106,759	end of 6
end of 7	77	712,401	80,000	712,401	80,000	27,347	107,347	end of 7
end of 8	78	653,773	80,000	653,773	80,000	27,949	107,949	end of 8
end of 9	79	593,386	80,000	593,386	80,000	28,564	108,564	end of 9
end of 10	80	531,188	80,000	531,188	80,000	29,192	109,192	end of 10
end of 11	81	467,123	80,000	467,123	80,000	29,835	109,835	end of 11
end of 12	82	401,137	80,000	401,137	80,000	30,491	110,491	end of 12
end of 13	83	333,171	80,000	333,171	80,000	31,162	111,162	end of 13
end of 14	84	263,166	80,000	263,166	80,000	31,847	111,847	end of 14
end of 15	85	191,061	80,000	191,061	80,000	32,548	112,548	end of 15
end of 16	86	116,793	80,000	116,793	80,000	33,264	113,264	end of 16
end of 17	87	40,297	80,000	40,297	80,000	33,996	113,996	end of 17
end of 18	88	(38,494)	80,000	(38,494)	80,000	34,744	114,744	end of 18
end of 19	89	(119,649)	80,000	(119,649)	80,000	35,508	115,508	end of 19
end of 20	90	(123,239)	0	(123,239)	0	36,289	36,289	end of 20
		1,440,000		1,440,000		594,892	2,034,892	

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com)