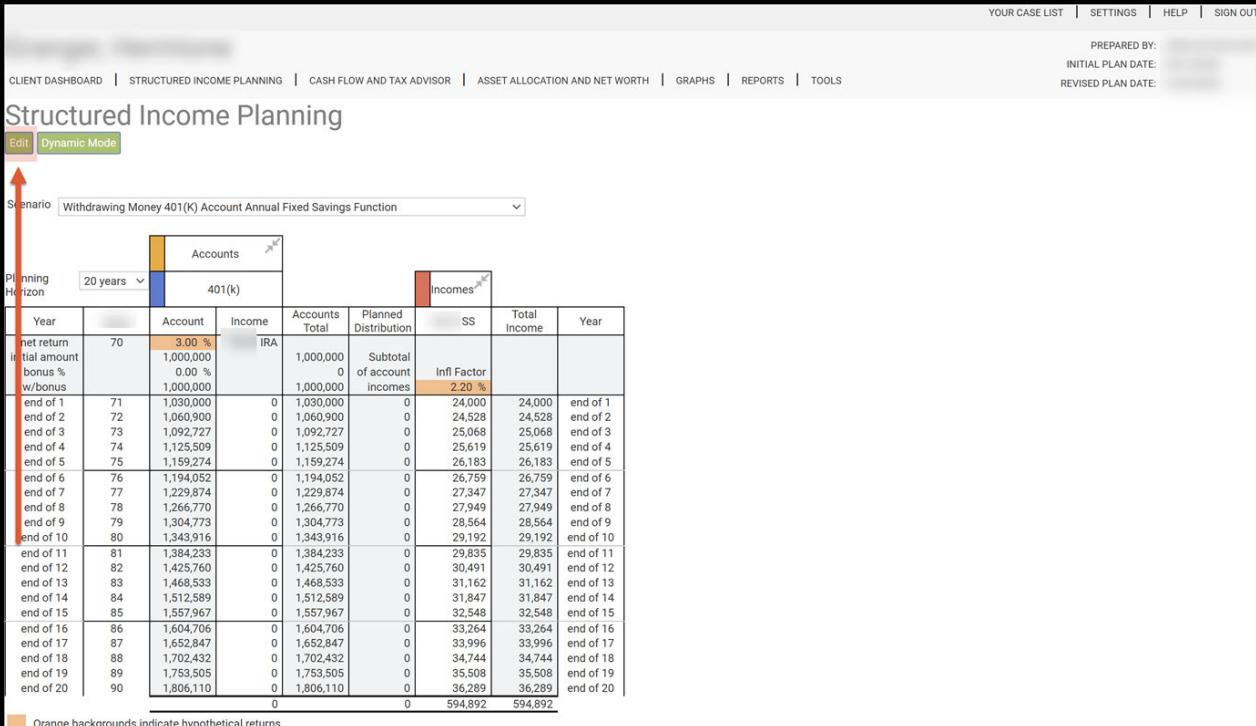


Withdrawing from a 401(K) Account Using the Annual Fixed Savings Function

01/12/2026 10:32 am 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' section of a software interface. At the top, there are tabs for 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below this is a dropdown menu set to 'Scenario: Withdrawing Money 401(K) Account Annual Fixed Savings Function'. The main area is a table titled 'Accounts' with a '401(k)' column selected. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The data shows a starting balance of 1,000,000 in an IRA account, with annual contributions and withdrawals over 20 years. An orange background is used for hypothetical returns. At the bottom of the table, a note says '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:

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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

Accounts		Incomes	
Year	Account	Income	Accounts Total
70	1,000,000	0	1,000,000
	0.00 %	0	Subtotal of account incomes
	1,000,000	0	2.20 %
		Manage	
end of 1	1,030,000	0	24,000
end of 2	1,060,900	0	24,528
end of 3	1,092,727	0	25,068
end of 4	1,125,509	0	25,619
end of 5	1,159,274	0	26,183
end of 6	1,194,052	0	26,759
end of 7	1,229,874	0	27,347
end of 8	1,266,770	0	27,949
end of 9	1,304,773	0	28,564
end of 10	1,343,916	0	29,192
end of 11	1,384,233	0	29,835
end of 12	1,425,760	0	30,491
end of 13	1,468,533	0	31,162
end of 14	1,512,589	0	31,847
end of 15	1,557,967	0	32,548
end of 16	1,604,706	0	33,264
end of 17	1,652,847	0	33,996
end of 18	1,702,432	0	34,744
end of 19	1,753,505	0	35,508
end of 20	1,806,110	0	36,289
	0	0	594,892
	0	0	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)	Structured Income Type	Income Data
Initial account balance: \$1,000,000	Income Riders	Year Income Variable
Hypothetical return: 3.0 %	<input type="radio"/> Start payout from income rider	1
Bonus: 0.0 %	<input type="radio"/> Annuitize (for years certain): 1.0 %	2
Optional	<input type="radio"/> Liquidate account (in so many years)	3
Account description	<input type="radio"/> Withdrawals	4
Optional account company	<input type="radio"/> Annual fixed withdrawal	5
Other	<input type="radio"/> Annual percentage withdrawal: 0.0 %	6
Tax calculation option: Tax Income Distributions (Qualified)	<input type="radio"/> Required minimum distribution (RMD)	7
Add money later - deferred account	<input type="radio"/> Beneficial IRA RMD (based on beneficiaries life)	8
Years deferred: 0	ADD INCOME	9
Asset plan allocation: Moderate	Pick year(s) OR	10
Risk level: Moderate	Start year for rest of plan OR	11
Account owner	Start year for X years	12
Account type: 401k	Pick year(s) to remove	13
Add an income rider	Remove year to end of plan	14
Based on: age	Reset all years	15
Select income rider: <input type="radio"/> Annual Savings		16
Number of months of payout in first year: 12.0	<input type="radio"/> Annual fixed savings: <input type="text"/>	17
Enter manual payout: <input type="checkbox"/>		18
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		19
Orange backgrounds indicate hypothetical returns		20
		21
		22
		23
		24

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -60,000

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings -60,000

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 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/> 0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 7: Clicking: After clicking on the Pick Years green button, the term "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	<input type="checkbox"/> 0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) %

Liquidate account (in so many years)

ADD INCOME

OR

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
Request Additional Rider Remove Income Rider	
	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X 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		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Liquidate or annuitize

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

Withdrawals

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

Calculated Plan Withdrawals

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

Annual Savings

Annual fixed savings

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

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

STRUCTURED INCOME PLANNING

Scenarios | Withdrawing Money 401(K) Account Annual Fixed Savings Function

Planning Horizon: 20 years

Accounts: 401(k)

Incomes:

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.0 %	1,000,000				
initial amount		1,000,000		Subtotal of account			
bonus %		0.0 %		0			
w/bonus		1,000,000		Manage Infl Factor			
			1,000,000	incomes	2.20 %		
end of 1	71	970,000	60,000	970,000	60,000	24,000	84,000
end of 2	72	939,100	60,000	939,100	60,000	24,528	84,528
end of 3	73	907,273	60,000	907,273	60,000	25,068	85,068
end of 4	74	874,491	60,000	874,491	60,000	25,619	85,619
end of 5	75	840,726	60,000	840,726	60,000	26,183	86,183
end of 6	76	805,948	60,000	805,948	60,000	26,759	86,759
end of 7	77	770,126	60,000	770,126	60,000	27,347	87,347
end of 8	78	733,230	60,000	733,230	60,000	27,949	87,949
end of 9	79	695,227	60,000	695,227	60,000	28,564	88,564
end of 10	80	656,083	60,000	656,083	60,000	29,192	89,192
end of 11	81	675,766	0	675,766	0	29,835	29,835
end of 12	82	696,039	0	696,039	0	30,491	30,491
end of 13	83	716,920	0	716,920	0	31,162	31,162
end of 14	84	738,428	0	738,428	0	31,847	31,847
end of 15	85	760,580	0	760,580	0	32,548	32,548
end of 16	86	783,398	0	783,398	0	33,264	33,264
end of 17	87	806,900	0	806,900	0	33,996	33,996
end of 18	88	831,107	0	831,107	0	34,744	34,744
end of 19	89	856,040	0	856,040	0	35,508	35,508
end of 20	90	881,721	0	881,721	0	36,289	36,289
		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.

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$1,000,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	3.0 %	Start payout from income rider	OR	2
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	3
Optional		Annuitize (for years certain)	OR	4
Account description		Liquidate account (in so many years)	Start year for X years	5
Optional account company			Pick year(s) to remove	6
Other			Remove year to end of plan	7
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Reset all years	8
Add money later - deferred account	Years deferred	Annual fixed withdrawal		9
	0	Annual percentage withdrawal		10
Asset plan allocation	Moderate	Required minimum distribution (RMD)		11
Risk level	Moderate	Beneficial IRA RMD (based on beneficiaries life)		12
Account owner		Calculated Plan Withdrawals		13
Account type	401k	Make-up total owners RMD from one account		14
Add an income rider		Make-up total benefit RMD from one account		15
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		Make-up income gap based on target income		16
Select income rider				17
Number of months of payout in first year	12.0			18
Enter manual payout				19
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		Annual Savings		20
		<input type="radio"/> Annual fixed savings		21
				22
				23
				24

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.

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$1,000,000	Income Riders	Pick year(s)	Year 1
Hypothetical return	3.0 %	Start payout from income rider	OR	2
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	3
Optional		Annuitize (for years certain)	OR	4
Account description		Liquidate account (in so many years)	Start year for X years	5
Optional account company			Pick year(s) to remove	6
Other			Remove year to end of plan	7
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	Reset all years	8
Add money later - deferred account	Years deferred	Annual fixed withdrawal		9
	0	Annual percentage withdrawal		10
Asset plan allocation	Moderate	Required minimum distribution (RMD)		11
Risk level	Moderate	Beneficial IRA RMD (based on beneficiaries life)		12
Account owner		Calculated Plan Withdrawals		13
Account type	401k	Make-up total owners RMD from one account		14
Add an income rider		Make-up total benefit RMD from one account		15
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		Make-up income gap based on target income		16
Select income rider				17
Number of months of payout in first year	12.0			18
Enter manual payout				19
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>		Annual Savings		20
		<input type="radio"/> Annual fixed savings		21
				22
				23
				24

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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.

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	<input type="checkbox"/> 0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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	savings	-30,000
2	savings	-30,000
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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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.

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	<input type="checkbox"/> 0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

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	savings	-30,000
2	savings	-30,000
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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Accounts		Incomes	
Year	Account	Income	Accounts Total
net return	70	3.00 %	1,000,000
initial amount			1,000,000
bonus %		0.00 %	0
w/bonus			1,000,000
		Manage	1,000,000
end of 1	71	1,030,000	0
end of 2	72	1,060,900	0
end of 3	73	1,062,727	30,000
end of 4	74	1,064,609	30,000
end of 5	75	1,066,547	30,000
end of 6	76	1,068,543	30,000
end of 7	77	1,070,600	30,000
end of 8	78	1,072,718	30,000
end of 9	79	1,074,899	30,000
end of 10	80	1,077,146	30,000
end of 11	81	1,079,460	30,000
end of 12	82	1,081,844	30,000
end of 13	83	1,084,300	30,000
end of 14	84	1,086,828	30,000
end of 15	85	1,089,433	30,000
end of 16	86	1,092,116	30,000
end of 17	87	1,094,880	30,000
end of 18	88	1,097,726	30,000
end of 19	89	1,100,658	30,000
end of 20	90	1,103,678	30,000
		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.

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	<input checked="" type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client 2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>

[Request Additional Rider](#) [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

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

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

OR OR OR 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		

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

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

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$1,000,000	Income Riders	Pick year(s)	Year
Hypothetical return	3.0 %	Start payout from income rider	OR	1
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	2
Optional		Annuitize (for years certain)	OR	3
Account description		Liquidate account (in so many years)	Start year for X years	4
Optional account company			0	5
Other		Withdrawals	Pick year(s) to remove	6
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	Remove year to end of plan	7
Add money later - deferred account	Years deferred	Annual percentage withdrawal	Reset all years	8
	0	Required minimum distribution (RMD)		9
Asset plan allocation	Moderate	Beneficial IRA RMD (based on beneficiaries life)		10
Risk level	Moderate			11
Account owner		Calculated Plan Withdrawals		12
Account type	401k	Make-up total owners RMD from one account		13
Add an income rider		Make-up total benefit RMD from one account		14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		Make-up income gap based on target income		15
Select income rider				16
Number of months of payout in first year	12.0			17
Enter manual payout				18
		Annual Savings		19
		<input checked="" type="radio"/> Annual fixed savings	-80,000	20
		Note that entered values WILL NOT roll down to following years when blank		

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Manage Account

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

Account name	401(k)	Structured Income Type	ADD INCOME	Income Data
Initial account balance	\$1,000,000	Income Riders	Pick year(s)	Year
Hypothetical return	3.0 %	Start payout from income rider	OR	1
Bonus	0.0 %	Liquidate or annuitize	Start year for rest of plan	2
Optional		Annuitize (for years certain)	OR	3
Account description		Liquidate account (in so many years)	Start year for X years	4
Optional account company			18	5
Other		Withdrawals	Pick year(s) to remove	6
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	Remove year to end of plan	7
Add money later - deferred account	Years deferred	Annual percentage withdrawal	Reset all years	8
	0	Required minimum distribution (RMD)		9
Asset plan allocation	Moderate	Beneficial IRA RMD (based on beneficiaries life)		10
Risk level	Moderate			11
Account owner		Calculated Plan Withdrawals		12
Account type	401k	Make-up total owners RMD from one account		13
Add an income rider		Make-up total benefit RMD from one account		14
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint		Make-up income gap based on target income		15
Select income rider				16
Number of months of payout in first year	12.0			17
Enter manual payout				18
		Annual Savings		19
		<input checked="" type="radio"/> Annual fixed savings	-80,000	20
		Note that entered values WILL NOT roll down to following years when blank		

Request Additional Rider | Remove Income Rider

Orange backgrounds indicate hypothetical returns

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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

[Pick year\(s\)](#)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

[Start year for rest of plan](#)

OR

Liquidate account (in so many years)

[Start year for X years](#)

Annual fixed withdrawal

[Pick year\(s\) to remove](#)

Annual percentage withdrawal 0.0 %

[Remove year to end of plan](#)

Required minimum distribution (RMD)

[Reset all years](#)

Beneficial IRA RMD (based on beneficiaries life)

Withdrawals

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	savings	-80,000
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.

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	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
Request Additional Rider Remove Income Rider	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

[Pick year\(s\)](#)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

[Start year for rest of plan](#)

OR

Liquidate account (in so many years)

[Start year for X years](#)

Annual fixed withdrawal

[Pick year\(s\) to remove](#)

Annual percentage withdrawal 0.0 %

[Remove year to end of plan](#)

Required minimum distribution (RMD)

[Reset all years](#)

Beneficial IRA RMD (based on beneficiaries life)

Withdrawals

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Income Data

Year	Income	Variable
1	savings	-80,000
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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

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

Accounts								
Planning Horizon	20 years	401(k)	Incomes	SS	Total Income	Year		
Year	Account	Income	Accounts Total	Planned Distribution				
70	3.00 % 1,000,000 0.00 % 1,000,000	IRA Manage	1,000,000 1,000,000	Subtotal of account incomes 2.20 %	Manage Infl Factor			
end of 1	1,030,000	0	1,030,000	0	24,000	24,000	end of 1	
end of 2	980,900	80,000	980,900	80,000	24,528	104,528	end of 2	
end of 3	930,327	80,000	930,327	80,000	25,068	105,068	end of 3	
end of 4	878,237	80,000	878,237	80,000	25,619	105,619	end of 4	
end of 5	824,584	80,000	824,584	80,000	26,183	106,183	end of 5	
end of 6	769,321	80,000	769,321	80,000	26,759	106,759	end of 6	
end of 7	712,401	80,000	712,401	80,000	27,347	107,347	end of 7	
end of 8	653,773	80,000	653,773	80,000	27,949	107,949	end of 8	
end of 9	593,386	80,000	593,386	80,000	28,564	108,564	end of 9	
end of 10	531,188	80,000	531,188	80,000	29,192	109,192	end of 10	
end of 11	467,123	80,000	467,123	80,000	29,835	109,835	end of 11	
end of 12	401,137	80,000	401,137	80,000	30,491	110,491	end of 12	
end of 13	333,171	80,000	333,171	80,000	31,162	111,162	end of 13	
end of 14	263,166	80,000	263,166	80,000	31,847	111,847	end of 14	
end of 15	191,061	80,000	191,061	80,000	32,548	112,548	end of 15	
end of 16	116,793	80,000	116,793	80,000	33,264	113,264	end of 16	
end of 17	40,297	80,000	40,297	80,000	33,996	113,996	end of 17	
end of 18	(38,494)	80,000	(38,494)	80,000	34,744	114,744	end of 18	
end of 19	(119,649)	80,000	(119,649)	80,000	35,508	115,508	end of 19	
end of 20	(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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

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

Accounts								
Planning Horizon	20 years	401(k)	Incomes	SS	Total Income	Year		
Year	Account	Income	Accounts Total	Planned Distribution				
70	3.00 % 1,000,000 0.00 % 1,000,000	IRA Manage	1,000,000 0	Subtotal of account incomes 2.20 %	Manage Infl Factor			
end of 1	1,030,000	0	1,030,000	0	24,000	24,000	end of 1	
end of 2	980,900	80,000	980,900	80,000	24,528	104,528	end of 2	
end of 3	930,327	80,000	930,327	80,000	25,068	105,068	end of 3	
end of 4	878,237	80,000	878,237	80,000	25,619	105,619	end of 4	
end of 5	824,584	80,000	824,584	80,000	26,183	106,183	end of 5	
end of 6	769,321	80,000	769,321	80,000	26,759	106,759	end of 6	
end of 7	712,401	80,000	712,401	80,000	27,347	107,347	end of 7	
end of 8	653,773	80,000	653,773	80,000	27,949	107,949	end of 8	
end of 9	593,386	80,000	593,386	80,000	28,564	108,564	end of 9	
end of 10	531,188	80,000	531,188	80,000	29,192	109,192	end of 10	
end of 11	467,123	80,000	467,123	80,000	29,835	109,835	end of 11	
end of 12	401,137	80,000	401,137	80,000	30,491	110,491	end of 12	
end of 13	333,171	80,000	333,171	80,000	31,162	111,162	end of 13	
end of 14	263,166	80,000	263,166	80,000	31,847	111,847	end of 14	
end of 15	191,061	80,000	191,061	80,000	32,548	112,548	end of 15	
end of 16	116,793	80,000	116,793	80,000	33,264	113,264	end of 16	
end of 17	40,297	80,000	40,297	80,000	33,996	113,996	end of 17	
end of 18	(38,494)	80,000	(38,494)	80,000	34,744	114,744	end of 18	
end of 19	(119,649)	80,000	(119,649)	80,000	35,508	115,508	end of 19	
end of 20	(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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
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 | Dynamic Mode

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

Planning Horizon: 20 years | Accounts: 401(k) | Incomes: 2.20%

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

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

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

Planning Horizon: 20 years | Accounts: 401(k) | Incomes: 2.20%

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

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.

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