

Creating a Target Income that Exceeds the RMDs

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On the Structured Income Planning page, you can add a column to display Required Minimum Distributions (RMDs) and set a target income that surpasses this amount. Below are the step-by-step guidelines for creating a target income that exceeds the RMDs.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

The screenshot displays the 'Structured Income Planning' interface. At the top, there is a navigation bar with links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a secondary navigation bar includes 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted by a red arrow) and a 'Dynamic Mode' button. Below the heading, a 'Scenario' dropdown menu is set to 'Creating a Target Income that Exceeds the RMDs'. A 'Planning Horizon' dropdown is set to '20 years'. The interface features a table with columns: 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table is divided into sections for 'Accounts' (IRA) and 'Incomes' (SS). The 'Accounts' section shows a 3.00% return and a 2,000,000 initial amount. The 'Incomes' section shows a 2.20% inflation factor. The table lists data for years 70 through 90, with values for accounts, income, and total income. The final row shows a total income of 991,487. A note at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %	IRA	2,000,000	0	40,000	end of 1
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Infl Factor 2.20 %	40,880	end of 2
bonus % w/bonus		0.00 %	0			41,779	end of 3
		2,000,000	2,000,000			42,699	end of 4
end of 1	71	2,060,000	0	2,060,000	0	43,638	end of 5
end of 2	72	2,121,800	0	2,121,800	0	44,598	end of 6
end of 3	73	2,185,454	0	2,185,454	0	45,579	end of 7
end of 4	74	2,251,018	0	2,251,018	0	46,582	end of 8
end of 5	75	2,318,548	0	2,318,548	0	47,607	end of 9
end of 6	76	2,388,104	0	2,388,104	0	48,654	end of 10
end of 7	77	2,459,747	0	2,459,747	0	49,724	end of 11
end of 8	78	2,533,540	0	2,533,540	0	50,818	end of 12
end of 9	79	2,609,546	0	2,609,546	0	51,936	end of 13
end of 10	80	2,687,832	0	2,687,832	0	53,079	end of 14
end of 11	81	2,768,467	0	2,768,467	0	54,247	end of 15
end of 12	82	2,851,521	0	2,851,521	0	55,440	end of 16
end of 13	83	2,937,066	0	2,937,066	0	56,660	end of 17
end of 14	84	3,025,178	0	3,025,178	0	57,906	end of 18
end of 15	85	3,115,934	0	3,115,934	0	59,180	end of 19
end of 16	86	3,209,412	0	3,209,412	0	60,482	end of 20
end of 17	87	3,305,694	0	3,305,694	0		
end of 18	88	3,404,864	0	3,404,864	0		
end of 19	89	3,507,010	0	3,507,010	0		
end of 20	90	3,612,220	0	3,612,220	0		
			0	0	991,487	991,487	

Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.

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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %					
initial amount		2,000,000	2,000,000	Subtotal of account incomes	Manage Inlt Factor		
bonus % w/bonus		0.00 %	0		2.20 %		
		2,000,000	2,000,000				
end of 1	71	2,060,000	2,060,000	0	40,000	40,000	end of 1
end of 2	72	2,121,800	2,121,800	0	40,880	40,880	end of 2
end of 3	73	2,185,454	2,185,454	0	41,779	41,779	end of 3
end of 4	74	2,251,018	2,251,018	0	42,699	42,699	end of 4
end of 5	75	2,318,548	2,318,548	0	43,638	43,638	end of 5
end of 6	76	2,388,104	2,388,104	0	44,598	44,598	end of 6
end of 7	77	2,459,747	2,459,747	0	45,579	45,579	end of 7
end of 8	78	2,533,540	2,533,540	0	46,582	46,582	end of 8
end of 9	79	2,609,546	2,609,546	0	47,607	47,607	end of 9
end of 10	80	2,687,832	2,687,832	0	48,654	48,654	end of 10
end of 11	81	2,768,467	2,768,467	0	49,724	49,724	end of 11
end of 12	82	2,851,521	2,851,521	0	50,818	50,818	end of 12
end of 13	83	2,937,066	2,937,066	0	51,936	51,936	end of 13
end of 14	84	3,025,178	3,025,178	0	53,079	53,079	end of 14
end of 15	85	3,115,934	3,115,934	0	54,247	54,247	end of 15
end of 16	86	3,209,412	3,209,412	0	55,440	55,440	end of 16
end of 17	87	3,305,694	3,305,694	0	56,660	56,660	end of 17
end of 18	88	3,404,864	3,404,864	0	57,906	57,906	end of 18
end of 19	89	3,507,010	3,507,010	0	59,180	59,180	end of 19
end of 20	90	3,612,220	3,612,220	0	60,482	60,482	end of 20
		0	0	0	991,487	991,487	

Orange backgrounds indicate hypothetical returns

Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.

Column Display Options

View RMD Checks

View Income Riders

View Death Benefit

View % Distribution

View Comparison

View Tax Rates

View Calendar Years

Account and Income Grouping

IRA

SS

Accounts

Group 1

Group 2

Group 3

Group 4

Group 5

Incomes

Group 1

Group 2

Group 3

Group 4

Group 5

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes of the Edit Scenario function requires that the above group information be reset.

Reset

Condense All

Uncondense All

Group Setup

Accounts

Title

Group 1

Group 2

Group 3

Group 4

Group 5

Incomes

Title

Group 1

Group 2

Group 3

Group 4

Group 5

Reset Title / Colors

Copy Setup To All Scenarios

Return With Grouping

Return Without Grouping

Step 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts		Incomes		SS		Total Income		Year	
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
View Beneficial RMD									
REGULAR RMD	net return	70	3.00 %	IRA					
across all accounts	initial amount		2,000,000	2,000,000	Subtotal of account incomes	Manage			
	bonus %		0.00 %			Infl Factor			
total RMD	w/bonus		2,000,000	2,000,000		2.20 %			
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	end of 20
				0		0	991,487	991,487	

Orange backgrounds indicate hypothetical returns

Step 5: Red Shade in the RMD Column: If the numbers are in red, the withdrawal amounts are below the RMD.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts		Incomes		SS		Total Income		Year	
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year	
View Beneficial RMD									
REGULAR RMD	net return	70	3.00 %	IRA					
across all accounts	initial amount		2,000,000	2,000,000	Subtotal of account incomes	Manage			
	bonus %		0.00 %			Infl Factor			
total RMD	w/bonus		2,000,000	2,000,000		2.20 %			
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	end of 20
				0		0	991,487	991,487	

Orange backgrounds indicate hypothetical returns

Step 6: Add Target: Click on the green Add Target button underneath the Structured Income Planning sub heading.

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: Creating a Target Income that Exceeds the RMDs

Planning Horizon		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
Total required								
View Beneficial RMD								
REGULAR RMD	net return	70	3.00 %	2,000,000	0	40,000	40,000	end of 1
across all accounts	initial amount		0.00 %	2,000,000	0	40,890	40,890	end of 2
total RMD	bonus %		0.00 %	2,000,000	0	41,779	41,779	end of 3
0	w/bonus	71	2,060,000	0	2,060,000	42,699	42,699	end of 4
80,068	end of 1	72	2,121,800	0	2,121,800	43,638	43,638	end of 5
85,704	end of 2	73	2,185,454	0	2,185,454	44,598	44,598	end of 6
91,505	end of 3	74	2,251,018	0	2,251,018	45,579	45,579	end of 7
97,829	end of 4	75	2,318,548	0	2,318,548	46,582	46,582	end of 8
104,284	end of 5	76	2,388,104	0	2,388,104	47,607	47,607	end of 9
111,807	end of 6	77	2,459,747	0	2,459,747	48,654	48,654	end of 10
120,073	end of 7	78	2,533,540	0	2,533,540	49,724	49,724	end of 11
129,185	end of 8	79	2,609,546	0	2,609,546	50,818	50,818	end of 12
138,548	end of 9	80	2,687,832	0	2,687,832	51,936	51,936	end of 13
149,647	end of 10	81	2,768,467	0	2,768,467	53,079	53,079	end of 14
161,103	end of 11	82	2,851,521	0	2,851,521	54,247	54,247	end of 15
174,825	end of 12	83	2,937,066	0	2,937,066	55,440	55,440	end of 16
189,074	end of 13	84	3,025,178	0	3,025,178	56,660	56,660	end of 17
204,996	end of 14	85	3,115,934	0	3,115,934	57,906	57,906	end of 18
222,876	end of 15	86	3,209,412	0	3,209,412	59,180	59,180	end of 19
241,292	end of 16	87	3,305,694	0	3,305,694	60,482	60,482	end of 20
263,943	end of 17	88	3,404,864	0	3,404,864			
287,460	end of 18	89	3,507,010	0	3,507,010			
	end of 19	90	3,612,220	0	3,612,220			
	end of 20			0		991,487	991,487	

Orange backgrounds indicate hypothetical returns

Step 7: Target Name: Enter in Target Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

[Save](#) [Cancel](#)

Target name: Target Income

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age: ☐

Age for limit: ☐ Client 1 age ☐ Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 8: Inflation rate: Enter in the percentage amount.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

Manage Target

Save
Cancel

Target name

Retirement Income

First year target income

Inflation rate

0.0 %

Target description

Limit inflation in old age

☐

Age for limit

0

☐ Client 1 age
☐ Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 9: Target Description: Enter in a description.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

Manage Target

Save
Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Limit inflation in old age

☐

Age for limit

0

☐ Client 1 age
☐ Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 10: Target Adjustments: Click on which years you would not like the retirement income to show.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 11: Pick Years: Click on the green Pick Years(s) button.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input checked="" type="checkbox"/> 1	
<input checked="" type="checkbox"/> 2	
<input checked="" type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 12: Clicking: After clicking on the Pick year(s) button, the number 0 should automatically appear in the Target Adjustment column.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	0
<input type="checkbox"/> 2	0
<input type="checkbox"/> 3	0
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 13: Add Adjustment Text Box: In the Add Adjustment text box, type in the numeric number for the first year target income. In this text box, SIPS recognizes dollar marks or commas.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	0
<input type="checkbox"/> 2	0
<input type="checkbox"/> 3	0
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 14: Target Adjustments: Click on which years you would like the first year target income to start.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

100000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	0
2	0
3	0
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 15: Pick Years: Click on the green Pick Years(s) button.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

100000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	0
2	0
3	0
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 16: Clicking: After clicking on the Pick year(s) button, the number that was entered into the Add Adjustment text box should automatically appear in the Target Adjustment column.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	0
<input type="checkbox"/> 2	0
<input type="checkbox"/> 3	0
<input type="checkbox"/> 4	100,000
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 17: Save: Click on the green Save button underneath the Manage Target subheading.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input type="checkbox"/> 1	0
<input type="checkbox"/> 2	0
<input type="checkbox"/> 3	0
<input type="checkbox"/> 4	100,000
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

Step 18: Structured Income Plan: Two new columns have shown up in the structured income plan; the target income and income gap.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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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 Creating a Target Income that Exceeds the RMDs

Planning Horizon20 years

AccountsIRA

Incomes

Total required	Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD											
REGULAR RMD	net return	70	3.00 %	IRA							
across all accounts	initial amount		2,000,000		2,000,000	Subtotal of account incomes	Manage Inflation Factor		Manage Inflation Factor	from total income to target	
	bonus %		0.00 %		0						
total RMD	w/bonus		2,000,000	Manage	2,000,000		2.20 %		2.20 %		
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	100,000	(57,301)	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	102,200	(58,562)	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	104,448	(59,850)	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	106,746	(61,167)	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	109,095	(62,513)	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	111,495	(63,888)	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	113,948	(65,294)	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	116,454	(66,730)	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	119,016	(68,198)	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	121,635	(69,699)	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	124,311	(71,232)	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	127,046	(72,799)	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	129,841	(74,401)	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	132,697	(76,037)	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	135,616	(77,710)	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	138,600	(79,420)	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	141,649	(81,167)	end of 20
				0	0	0	991,487	991,487	2,034,797	(1,043,310)	

Orange backgrounds indicate hypothetical returns

Step 19: Green and Red in the Income Gap column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.

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 Creating a Target Income that Exceeds the RMDs

Planning Horizon		Accounts		Incomes						
20 years		IRA								
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD										
REGULAR RMD	net return	70	3.00 %	IRA						
across all accounts	initial amount	2,000,000			2,000,000	Subtotal of account incomes	Manage Inflation Factor	Manage Inflation Factor	from total income to target	
total RMD	bonus % w/bonus	2,000,000	Manage		2,000,000		2.20 %	2.20 %		
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	100,000 (57,301)	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	102,200 (58,562)	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	104,448 (59,850)	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	106,746 (61,167)	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	109,095 (62,513)	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	111,495 (63,888)	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	113,948 (65,294)	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	116,454 (66,730)	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	119,016 (68,198)	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	121,635 (69,699)	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	124,311 (71,232)	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	127,046 (72,799)	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	129,841 (74,401)	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	132,697 (76,037)	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	135,616 (77,710)	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	138,600 (79,420)	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	141,649 (81,167)	end of 20
				0	0		991,487	991,487	2,034,797 (1,043,310)	

Orange backgrounds indicate hypothetical returns

Step 20: Manage: Click on the green Manage button within the column that can withdraw money for the RMD.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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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 Creating a Target Income that Exceeds the RMDs

Accounts		Incomes		SS		Total Income		Retirement Income		Income Gap		Year
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year		
View Beneficial RMD												
REGULAR RMD	net return	70	3.00 %	2,000,000	Subtotal of account incomes	Manage		Manage	from total income to target			
across all accounts	initial amount		0.00 %	2,000,000		Infl Factor		Infl Factor				
	bonus %					2.20 %		2.20 %				
total RMD	w/bonus			2,000,000								
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1	
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2	
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3	
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	100,000	(57,301)	end of 4	
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	102,200	(58,562)	end of 5	
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	104,448	(59,850)	end of 6	
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	106,746	(61,167)	end of 7	
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	109,095	(62,513)	end of 8	
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	111,495	(63,888)	end of 9	
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	113,948	(65,294)	end of 10	
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	116,454	(66,730)	end of 11	
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	119,016	(68,198)	end of 12	
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	121,635	(69,699)	end of 13	
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	124,311	(71,232)	end of 14	
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	127,046	(72,799)	end of 15	
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	129,841	(74,401)	end of 16	
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	132,697	(76,037)	end of 17	
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	135,616	(77,710)	end of 18	
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	138,600	(79,420)	end of 19	
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	141,649	(81,167)	end of 20	
				0			991,487	991,487	2,034,797	(1,043,310)		

Orange backgrounds indicate hypothetical returns

Step 21: Calculated Plan Withdrawals: Click on the radio button on the left-hand side of Make-up total owners RMD from one account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

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: IRA

Add an income rider:

Based on: ☒ Heri's 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

Annual Savings:

☐ Annual fixed savings

ADD INCOME:

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data:

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

Orange backgrounds indicate hypothetical returns

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

Step 22: Income Data: Click on the year text box you would like to start the withdrawals.

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

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: IRA

Add an income rider:

- Based on: ☒ Herm's 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

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 23: Start Year For Rest of Plan: Click on the green Start Year for Rest of Plan button.

Manage Account

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

Account name: IRA

Initial account balance: \$2,000,000

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: IRA

Add an income rider:

- Based on: ☒ Herm's 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

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

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

Step 24: Clicking: After clicking on the Start Years for Rest of Plan button, the term "totalRMD" should

automatically appear in the income column.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: IRA

Initial account balance: \$2,000,000

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:

Account type: IRA

Add an income rider

Based on: ☒ Herm's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

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

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

Step 25: Save: Click on the green Save button 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: IRA

Initial account balance: \$2,000,000

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:

Account type: IRA

Add an income rider

Based on: ☒ Herm's age ☐ Client2's age ☐ Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout: ☐

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

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

☐ Start payout from income rider

Liquidate or annuitize

☐ Annuitize (for years certain) 1.0 %

☐ Liquidate account (in so many years)

Withdrawals

☐ Annual fixed withdrawal

☐ Annual percentage withdrawal 0.0 %

☐ Required minimum distribution (RMD)

☐ Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

☐ Make-up total owners RMD from one account

☐ Make-up total benef RMD from one account

☐ Make-up income gap based on target income

Annual Savings

☐ Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

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

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

Step 26: 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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts		Incomes	
IRA	SS	Total Income	Retirement Income
Total required			
View Beneficial RMD			
REGULAR RMD			
across all accounts			
net return			
initial amount			
bonus %			
w/bonus			
total RMD			
0			
0			
80,068			
85,704			
88,021			
90,390			
92,407			
94,873			
97,391			
99,961			
102,053			
104,712			
106,812			
109,552			
111,633			
113,690			
115,711			
116,826			
118,737			
119,583			
1,768,055			

Orange backgrounds indicate hypothetical returns

Step 27: Clear color in the RMD column: If the numbers are in the clear in the RMD column the numeric number is equal to the RMD amounts. If the number is in red in the RMD Column, the monetary amount being withdrawn is lower than the RMD.

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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts		Incomes	
IRA	SS	Total Income	Retirement Income
Total required			
View Beneficial RMD			
REGULAR RMD			
across all accounts			
net return			
initial amount			
bonus %			
w/bonus			
total RMD			
0			
0			
80,068			
85,704			
88,021			
90,390			
92,407			
94,873			
97,391			
99,961			
102,053			
104,712			
106,812			
109,552			
111,633			
113,690			
115,711			
116,826			
118,737			
119,583			
1,768,055			

Orange backgrounds indicate hypothetical returns

Step 28: Income Gap: Green and Red in the Income Gap Column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.

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 Creating a Target Income that Exceeds the RMDs

Accounts		Incomes		SS		Total Income	Retirement Income	Income Gap	Year	
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD	net return	70	3.00 %	IRA						
REGULAR RMD	initial amount	2,000,000	0.00 %	inc						
across all accounts	bonus %	2,000,000	0.00 %	Manage						
total RMD	w/bonus	2,000,000	0.00 %	Manage						
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	0	41,779	end of 3
85,704	end of 4	74	2,165,314	85,704	2,165,314	85,704	42,699	100,000	28,403	end of 4
88,021	end of 5	75	2,142,252	88,021	2,142,252	88,021	43,638	131,659	29,459	end of 5
90,390	end of 6	76	2,116,129	90,390	2,116,129	90,390	44,598	164,448	30,540	end of 6
92,407	end of 7	77	2,087,205	92,407	2,087,205	92,407	45,579	196,746	31,240	end of 7
94,873	end of 8	78	2,054,948	94,873	2,054,948	94,873	46,582	228,403	32,360	end of 8
97,391	end of 9	79	2,019,206	97,391	2,019,206	97,391	47,607	259,811	33,503	end of 9
99,961	end of 10	80	1,979,822	99,961	1,979,822	99,961	48,654	290,948	34,667	end of 10
102,053	end of 11	81	1,937,164	102,053	1,937,164	102,053	49,724	321,772	35,322	end of 11
104,712	end of 12	82	1,890,567	104,712	1,890,567	104,712	50,818	352,390	36,513	end of 12
106,812	end of 13	83	1,840,472	106,812	1,840,472	106,812	51,936	382,806	37,113	end of 13
109,552	end of 14	84	1,786,134	109,552	1,786,134	109,552	53,079	412,925	38,320	end of 14
111,633	end of 15	85	1,728,085	111,633	1,728,085	111,633	54,247	442,752	38,834	end of 15
113,690	end of 16	86	1,666,238	113,690	1,666,238	113,690	55,440	472,292	39,289	end of 16
115,711	end of 17	87	1,600,514	115,711	1,600,514	115,711	56,660	501,552	39,674	end of 17
116,826	end of 18	88	1,531,703	116,826	1,531,703	116,826	57,906	530,558	39,116	end of 18
118,737	end of 19	89	1,458,918	118,737	1,458,918	118,737	59,180	559,338	39,317	end of 19
119,583	end of 20	90	1,383,102	119,583	1,383,102	119,583	60,482	587,820	38,416	end of 20
			1,768,055		1,768,055		991,487	2,759,542	2,034,797	724,745

Orange backgrounds indicate hypothetical returns

Step 29: 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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

AccountsIRA

Incomes

Total required	Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD	net return	70	3.00 %	IRA							
REGULAR RMD	initial amount		2,000,000	0.00 %	2,000,000	0	Subtotal of account incomes		Manage Inlt Factor	from total income to target	
across all accounts	bonus %		0.00 %	inc					2.20 %		
total RMD	w/bonus		2,000,000	Manage	2,000,000						
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,165,314	85,704	2,165,314	85,704	42,699	128,403	100,000	28,403	end of 4
88,021	end of 5	75	2,142,252	88,021	2,142,252	88,021	43,638	131,659	102,200	29,459	end of 5
90,390	end of 6	76	2,116,129	90,390	2,116,129	90,390	44,598	134,988	104,448	30,540	end of 6
92,407	end of 7	77	2,087,205	92,407	2,087,205	92,407	45,579	137,986	106,746	31,240	end of 7
94,873	end of 8	78	2,054,948	94,873	2,054,948	94,873	46,582	141,455	109,095	32,360	end of 8
97,391	end of 9	79	2,019,206	97,391	2,019,206	97,391	47,607	144,998	111,495	33,503	end of 9
99,961	end of 10	80	1,979,822	99,961	1,979,822	99,961	48,654	148,615	113,948	34,667	end of 10
102,053	end of 11	81	1,937,164	102,053	1,937,164	102,053	49,724	151,777	116,454	35,322	end of 11
104,712	end of 12	82	1,890,567	104,712	1,890,567	104,712	50,818	155,530	119,016	36,513	end of 12
106,812	end of 13	83	1,840,472	106,812	1,840,472	106,812	51,936	158,748	121,635	37,113	end of 13
109,552	end of 14	84	1,786,134	109,552	1,786,134	109,552	53,079	162,631	124,311	38,320	end of 14
111,633	end of 15	85	1,728,085	111,633	1,728,085	111,633	54,247	165,880	127,046	38,834	end of 15
113,690	end of 16	86	1,666,238	113,690	1,666,238	113,690	55,440	169,130	129,841	39,289	end of 16
115,711	end of 17	87	1,600,514	115,711	1,600,514	115,711	56,660	172,371	132,697	39,674	end of 17
116,826	end of 18	88	1,531,703	116,826	1,531,703	116,826	57,906	174,732	135,616	39,116	end of 18
118,737	end of 19	89	1,458,918	118,737	1,458,918	118,737	59,180	177,917	138,600	39,317	end of 19
119,583	end of 20	90	1,383,102	119,583	1,383,102	119,583	60,482	180,065	141,649	38,416	end of 20
			1,768,055		1,768,055		991,487	2,759,542	2,034,797	724,745	

Orange backgrounds indicate hypothetical returns

Step 30: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

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

Creating a Target Income that Exceeds the RMDs

Planning Horizon

20 years

Accounts

IRA

Incomes

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %	IRA						
initial amount		2,000,000	2,000,000	0	Subtotal of account incomes				
bonus % w/bonus		0.00 %	inc	0	Infl Factor				
		2,000,000	2,000,000	2,000,000	2.20 %				
end of 1	71	2,060,000	0	2,060,000	40,000	40,000	0	40,000	end of 1
end of 2	72	2,121,800	0	2,121,800	40,880	40,880	0	40,880	end of 2
end of 3	73	2,185,454	0	2,185,454	41,779	41,779	0	41,779	end of 3
end of 4	74	2,165,314	85,704	2,165,314	42,699	128,403	100,000	28,403	end of 4
end of 5	75	2,142,252	88,021	2,142,252	43,638	131,659	102,200	29,459	end of 5
end of 6	76	2,116,129	90,390	2,116,129	44,598	134,988	104,448	30,540	end of 6
end of 7	77	2,087,205	92,407	2,087,205	45,579	137,986	106,746	31,240	end of 7
end of 8	78	2,054,948	94,873	2,054,948	46,582	141,455	109,095	32,360	end of 8
end of 9	79	2,019,206	97,391	2,019,206	47,607	144,998	111,495	33,503	end of 9
end of 10	80	1,979,822	99,961	1,979,822	48,654	148,615	113,948	34,667	end of 10
end of 11	81	1,937,164	102,053	1,937,164	49,724	151,777	116,454	35,322	end of 11
end of 12	82	1,890,567	104,712	1,890,567	50,818	155,530	119,016	36,513	end of 12
end of 13	83	1,840,472	106,812	1,840,472	51,936	158,748	121,635	37,113	end of 13
end of 14	84	1,786,134	109,552	1,786,134	53,079	162,631	124,311	38,320	end of 14
end of 15	85	1,728,085	111,633	1,728,085	54,247	165,880	127,046	38,834	end of 15
end of 16	86	1,666,238	113,690	1,666,238	55,440	169,130	129,841	39,289	end of 16
end of 17	87	1,600,514	115,711	1,600,514	56,660	172,371	132,697	39,674	end of 17
end of 18	88	1,531,703	116,826	1,531,703	57,906	174,732	135,616	39,116	end of 18
end of 19	89	1,458,918	118,737	1,458,918	59,180	177,917	138,600	39,317	end of 19
end of 20	90	1,383,102	119,583	1,383,102	60,482	180,065	141,649	38,416	end of 20
		1,768,055		1,768,055	991,487	2,759,542	2,034,797	724,745	

Orange backgrounds indicate hypothetical returns

Step 31: 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 Creating a Target Income that Exceeds the RMDs

Accounts				Incomes							
IRA											
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
View Beneficial RMD	net return	70	3.00 %								
REGULAR RMD	initial amount			2,000,000	Subtotal of account incomes	Manage Infl Factor		Manage Infl Factor	from total income to target		
across all accounts	bonus % w/bonus		inc	0		2.20 %		2.20 %			
total RMD		2,000,000	Manage	2,000,000							
0	end of 1	71	2,060,000	0	2,060,000	40,000	40,000	0	40,000	end of 1	
0	end of 2	72	2,121,800	0	2,121,800	40,880	40,880	0	40,880	end of 2	
80,068	end of 3	73	2,185,454	0	2,185,454	41,779	41,779	0	41,779	end of 3	
85,704	end of 4	74	2,165,314	85,704	2,165,314	42,699	128,403	100,000	28,403	end of 4	
88,021	end of 5	75	2,142,252	88,021	2,142,252	43,638	131,659	102,200	29,459	end of 5	
90,390	end of 6	76	2,116,129	90,390	2,116,129	44,598	134,988	104,448	30,540	end of 6	
92,407	end of 7	77	2,087,205	92,407	2,087,205	45,579	137,986	106,746	31,240	end of 7	
94,873	end of 8	78	2,054,948	94,873	2,054,948	46,582	141,455	109,095	32,360	end of 8	
97,391	end of 9	79	2,019,206	97,391	2,019,206	47,607	144,998	111,495	33,503	end of 9	
99,961	end of 10	80	1,979,822	99,961	1,979,822	48,654	148,615	113,948	34,667	end of 10	
102,053	end of 11	81	1,937,164	102,053	1,937,164	49,724	151,777	116,454	35,322	end of 11	
104,712	end of 12	82	1,890,567	104,712	1,890,567	50,818	155,530	119,016	36,513	end of 12	
106,812	end of 13	83	1,840,472	106,812	1,840,472	51,936	158,748	121,635	37,113	end of 13	
109,552	end of 14	84	1,786,134	109,552	1,786,134	53,079	162,631	124,311	38,320	end of 14	
111,633	end of 15	85	1,728,085	111,633	1,728,085	54,247	165,880	127,046	38,834	end of 15	
113,690	end of 16	86	1,666,238	113,690	1,666,238	55,440	169,130	129,841	39,289	end of 16	
115,711	end of 17	87	1,600,514	115,711	1,600,514	56,660	172,371	132,697	39,674	end of 17	
116,826	end of 18	88	1,531,703	116,826	1,531,703	57,906	174,732	135,616	39,116	end of 18	
118,737	end of 19	89	1,458,918	118,737	1,458,918	59,180	177,917	138,600	39,317	end of 19	
119,583	end of 20	90	1,383,102	119,583	1,383,102	60,482	180,065	141,649	38,416	end of 20	
				1,768,055	1,768,055	991,487	2,759,542	2,034,797	724,745		

Orange backgrounds indicate hypothetical returns

Step 32: 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

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

Creating a Target Income that Exceeds the RMDs

Planning Horizon

20 years

Accounts

IRA

Incomes

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD	net return	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	from total income to target	
REGULAR RMD	initial amount		0.00 %	inc	0		2.20 %	2.20 %		
across all accounts	bonus % w/bonus		2,000,000	Manage	2,000,000					
total RMD										
0	end of 1	71	2,060,000	0	2,060,000	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,165,314	85,704	2,165,314	42,699	128,403	100,000	28,403	end of 4
88,021	end of 5	75	2,142,252	88,021	2,142,252	43,638	131,659	102,200	29,459	end of 5
90,390	end of 6	76	2,116,129	90,390	2,116,129	44,598	134,988	104,448	30,540	end of 6
92,407	end of 7	77	2,087,205	92,407	2,087,205	45,579	137,986	106,746	31,240	end of 7
94,873	end of 8	78	2,054,948	94,873	2,054,948	46,582	141,455	109,095	32,360	end of 8
97,391	end of 9	79	2,019,206	97,391	2,019,206	47,607	144,998	111,495	33,503	end of 9
99,961	end of 10	80	1,979,822	99,961	1,979,822	48,654	148,615	113,948	34,667	end of 10
102,053	end of 11	81	1,937,164	102,053	1,937,164	49,724	151,777	116,454	35,322	end of 11
104,712	end of 12	82	1,890,567	104,712	1,890,567	50,818	155,530	119,016	36,513	end of 12
106,812	end of 13	83	1,840,472	106,812	1,840,472	51,936	158,748	121,635	37,113	end of 13
109,552	end of 14	84	1,786,134	109,552	1,786,134	53,079	162,631	124,311	38,320	end of 14
111,633	end of 15	85	1,728,085	111,633	1,728,085	54,247	165,880	127,046	38,834	end of 15
113,690	end of 16	86	1,666,238	113,690	1,666,238	55,440	169,130	129,841	39,289	end of 16
115,711	end of 17	87	1,600,514	115,711	1,600,514	56,660	172,371	132,697	39,674	end of 17
116,826	end of 18	88	1,531,703	116,826	1,531,703	57,906	174,732	135,616	39,116	end of 18
118,737	end of 19	89	1,458,918	118,737	1,458,918	59,180	177,917	138,600	39,317	end of 19
119,583	end of 20	90	1,383,102	119,583	1,383,102	60,482	180,065	141,649	38,416	end of 20
				1,768,055	1,768,055	991,487	2,759,542	2,034,797	724,745	

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.