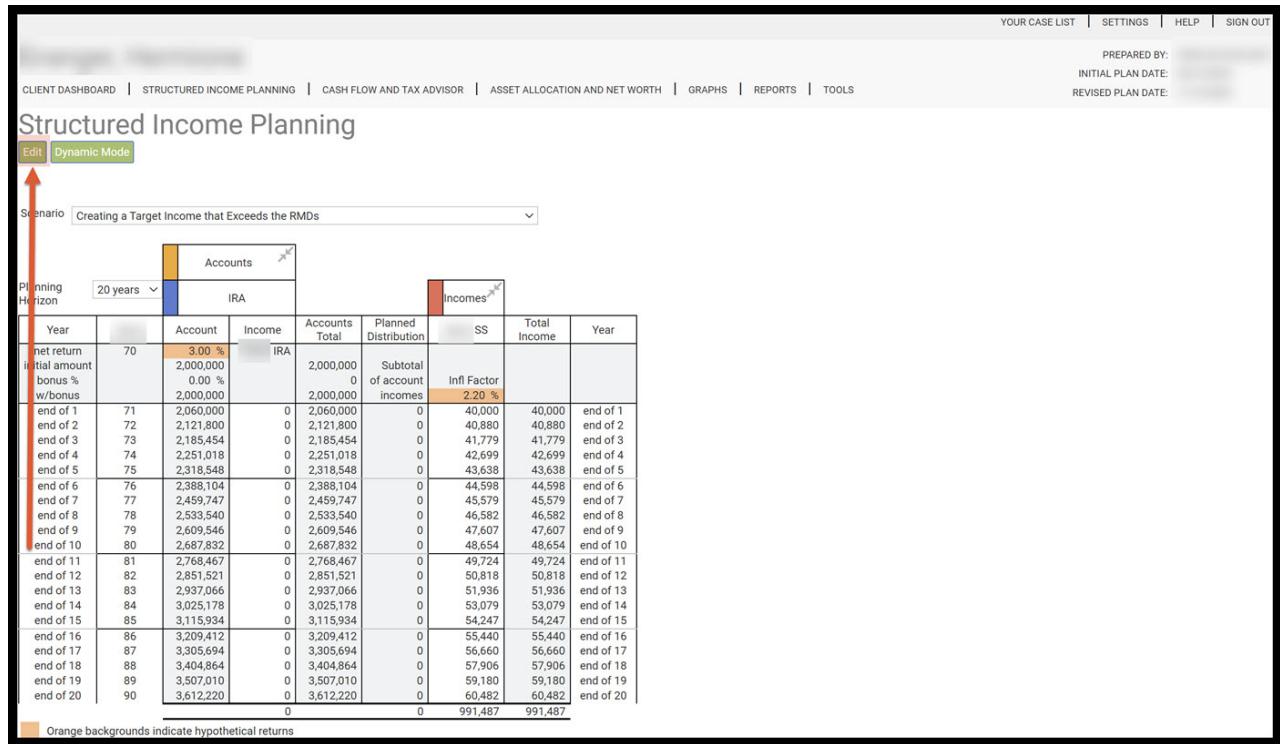


# Creating a Target Income that Exceeds the RMDs

01/12/2026 11:08 am EST

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 shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY', 'INITIAL PLAN DATE', and 'REVISED PLAN DATE'. Below the navigation, the title 'Structured Income Planning' is displayed, followed by 'Edit' and 'Dynamic Mode' buttons. An arrow points to the 'Edit' button. The main content is a table titled 'Accounts' with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table shows data for an IRA over a 20-year horizon, starting with an initial amount of \$2,000,000 and a net return of 3.00%. The table includes a legend at the bottom: an orange square labeled 'Orange backgrounds indicate hypothetical returns'.

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

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: IRA | Incomes: 

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



Account and Income Grouping

Accounts	Group 1	Group 2	Group 3	Group 4	Group 5
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Accounts 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 on the Edit Scenario function requires that the above group information be reset.

Reset | Condense All | Uncondense All

Group Setup

Accounts	Color
Group 1 Accounts	<input type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

Incomes	Color
Group 1 Incomes	<input type="radio"/>
Group 2	<input type="radio"/>
Group 3	<input type="radio"/>
Group 4	<input type="radio"/>
Group 5	<input type="radio"/>

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

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

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

First year target income: 0.0 %

Inflation rate: 0.0 %

Target description: (empty field)

Limit inflation in old age:

Age for limit: 0 Client 1 age Client 2 age

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target adjustment

Year 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 roll down to following years when blank

Orange backgrounds indicate hypothetical returns

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

Manage Target

Save | Cancel

Target name	Retirement Income
First year target income	
Inflation rate	0.0 %
Target description	
Limit inflation in old age	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

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

Orange backgrounds indicate hypothetical returns

Step 9: Target Description: Enter in a description.

Manage Target

Save | Cancel

Target name	Retirement Income
First year target income	
Inflation rate	2.2 %
Target description	
Limit inflation in old age	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

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

Orange backgrounds indicate hypothetical returns

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

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> 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 11: Pick Years: Click on the green Pick Years(s) button.

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> 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 12: Clicking: After clicking on the Pick year(s) button, the number 0 should automatically appear in the Target Adjustment column.

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age

ADD ADJUSTMENT

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	

Pick year(s)

Pick year(s) to remove

Reset all years

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.

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age

ADD ADJUSTMENT

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	

Pick year(s)

Pick year(s) to remove

Reset all years

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.

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> 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	100000
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0
13	0
14	0
15	0
16	0
17	0
18	0
19	0
20	0
21	0
22	0
23	0
24	0

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 Year(s) button.

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	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> 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	100000
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0
13	0
14	0
15	0
16	0
17	0
18	0
19	0
20	0
21	0
22	0
23	0
24	0

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	<input type="checkbox"/>
Age for limit	<input type="text" value="0"/> Client 1 age <input type="radio"/> Client 2 age

ADD ADJUSTMENT

**Target Adjustments**

Year	Target adjustment
1	0
2	0
3	0
4	100,000
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

**Pick year(s)**

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	<input type="checkbox"/>
Age for limit	<input type="text" value="0"/> Client 1 age <input type="radio"/> Client 2 age

ADD ADJUSTMENT

**Target Adjustments**

Year	Target adjustment
1	0
2	0
3	0
4	100,000
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

**Pick year(s)**

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:  
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\*

Red arrow pointing to the 'Income Gap' column.

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
<b>View Beneficial RMD</b>										
<b>REGULAR RMD</b> across all accounts	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %			from total income to target	
net return		0.00 %		0						
initial amount				2,000,000						
bonus % w/bonus										
<b>total RMD</b>				2,000,000						
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	41,779	41,779	0	41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	42,699	42,699	100,000	100,000	(57,301)	end of 4
91,505	end of 5	75	2,318,548	0	43,638	43,638	102,200	102,200	(58,562)	end of 5
97,829	end of 6	76	2,388,104	0	44,598	44,598	104,448	104,448	(59,850)	end of 6
104,284	end of 7	77	2,459,747	0	45,579	45,579	106,746	106,746	(61,167)	end of 7
111,807	end of 8	78	2,533,540	0	46,582	46,582	109,995	109,995	(62,513)	end of 8
120,073	end of 9	79	2,609,546	0	47,607	47,607	111,495	111,495	(63,888)	end of 9
129,185	end of 10	80	2,687,832	0	48,654	48,654	113,948	113,948	(65,294)	end of 10
138,548	end of 11	81	2,768,467	0	49,724	49,724	116,454	116,454	(66,730)	end of 11
149,647	end of 12	82	2,851,521	0	50,818	50,818	119,016	119,016	(68,198)	end of 12
161,103	end of 13	83	2,937,066	0	51,936	51,936	121,635	121,635	(69,699)	end of 13
174,825	end of 14	84	3,025,178	0	53,079	53,079	124,311	124,311	(71,232)	end of 14
189,074	end of 15	85	3,115,934	0	54,247	54,247	127,046	127,046	(72,799)	end of 15
204,996	end of 16	86	3,209,412	0	55,440	55,440	129,841	129,841	(74,401)	end of 16
222,876	end of 17	87	3,305,694	0	56,660	56,660	132,697	132,697	(76,037)	end of 17
241,292	end of 18	88	3,404,864	0	57,906	57,906	135,616	135,616	(77,710)	end of 18
263,943	end of 19	89	3,507,010	0	59,180	59,180	138,600	138,600	(79,420)	end of 19
287,460	end of 20	90	3,612,220	0	60,482	60,482	141,649	141,649	(81,167)	end of 20
				0	991,487	991,487	2,034,797	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:  
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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 Horizon: 20 years

Accounts: IRA

Incomes\*

Red arrow pointing to the 'Income Gap' column.

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
<b>View Beneficial RMD</b>										
<b>REGULAR RMD</b> across all accounts	70	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %			from total income to target	
net return		0.00 %		0						
initial amount				2,000,000						
bonus % w/bonus										
<b>total RMD</b>				2,000,000						
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	41,779	41,779	0	41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	42,699	42,699	100,000	100,000	(57,301)	end of 4
91,505	end of 5	75	2,318,548	0	43,638	43,638	102,200	102,200	(58,562)	end of 5
97,829	end of 6	76	2,388,104	0	44,598	44,598	104,448	104,448	(59,850)	end of 6
104,284	end of 7	77	2,459,747	0	45,579	45,579	106,746	106,746	(61,167)	end of 7
111,807	end of 8	78	2,533,540	0	46,582	46,582	109,995	109,995	(62,513)	end of 8
120,073	end of 9	79	2,609,546	0	47,607	47,607	111,495	111,495	(63,888)	end of 9
129,185	end of 10	80	2,687,832	0	48,654	48,654	113,948	113,948	(65,294)	end of 10
138,548	end of 11	81	2,768,467	0	49,724	49,724	116,454	116,454	(66,730)	end of 11
149,647	end of 12	82	2,851,521	0	50,818	50,818	119,016	119,016	(68,198)	end of 12
161,103	end of 13	83	2,937,066	0	51,936	51,936	121,635	121,635	(69,699)	end of 13
174,825	end of 14	84	3,025,178	0	53,079	53,079	124,311	124,311	(71,232)	end of 14
189,074	end of 15	85	3,115,934	0	54,247	54,247	127,046	127,046	(72,799)	end of 15
204,996	end of 16	86	3,209,412	0	55,440	55,440	129,841	129,841	(74,401)	end of 16
222,876	end of 17	87	3,305,694	0	56,660	56,660	132,697	132,697	(76,037)	end of 17
241,292	end of 18	88	3,404,864	0	57,906	57,906	135,616	135,616	(77,710)	end of 18
263,943	end of 19	89	3,507,010	0	59,180	59,180	138,600	138,600	(79,420)	end of 19
287,460	end of 20	90	3,612,220	0	60,482	60,482	141,649	141,649	(81,167)	end of 20
				0	991,487	991,487	2,034,797	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.

STRUCTURED INCOME PLANNING

Scenarios: Creating a Target Income that Exceeds the RMDs

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

Manage Account

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan

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

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

Orange backgrounds indicate hypothetical returns

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

## Manage Account

Save  View / Edit Income

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) <input type="button" value="Sel"/>
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate <input type="button" value="Sel"/>
Risk level	Moderate
Account owner	<input type="button" value="Sel"/>
Account type	IRA <input type="button" value="Sel"/>
Add an income rider	
Based on	<input checked="" type="radio"/> Herm's age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	<input type="button" value="Sel"/>
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders  Start payout from income rider

ADD INCOME  OR  OR  OR  OR

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

Annual Savings  Annual fixed savings

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 %
<b>Optional</b>	
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	IRA
Add an income rider	
Based on	<input checked="" type="radio"/> Herm's 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

Liquidate or annuitize

Start year for rest of plan

Liquidate account (in so many years)

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

automatically appear in the income column.

Manage Account

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

Income Data

Year	Income	Variable
1	totalRMD	
2	totalRMD	
3	totalRMD	
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	

Income Data

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.

Manage Account

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

Account name

Initial account balance

Hypothetical return

Bonus

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation

Risk level

Account owner

Account type

Add an income rider

Based on  Herm's age  Client2's age  Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Annual Savings

Income Data

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:  
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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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

IRA

Accounts

Incomes

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
REGULAR RMD across all accounts	70	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %						
total RMD			2,000,000	0							
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000		end of 1	
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880		end of 2	
80,068	end of 3	73	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	42,699	128,403	100,000	28,403		end of 4	
88,021	end of 5	75	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	44,598	134,988	104,448	30,540		end of 6	
92,407	end of 7	77	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	46,582	141,455	109,995	32,360		end of 8	
97,391	end of 9	79	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	48,654	148,615	113,948	34,667		end of 10	
102,053	end of 11	81	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	50,818	155,530	119,016	36,513		end of 12	
106,812	end of 13	83	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	53,079	162,631	124,311	38,320		end of 14	
111,633	end of 15	85	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	113,690	55,440	169,130	129,841	39,289		end of 16
115,711	end of 17	87	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	57,906	174,732	135,616	39,116		end of 18	
118,737	end of 19	89	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	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 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

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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: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

IRA

Accounts

Incomes

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
REGULAR RMD across all accounts	70	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %						
total RMD			2,000,000	0							
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000		end of 1	
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880		end of 2	
80,068	end of 3	73	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	42,699	128,403	100,000	28,403		end of 4	
88,021	end of 5	75	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	44,598	134,988	104,448	30,540		end of 6	
92,407	end of 7	77	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	46,582	141,455	109,995	32,360		end of 8	
97,391	end of 9	79	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	48,654	148,615	113,948	34,667		end of 10	
102,053	end of 11	81	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	50,818	155,530	119,016	36,513		end of 12	
106,812	end of 13	83	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	53,079	162,631	124,311	38,320		end of 14	
111,633	end of 15	85	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	113,690	55,440	169,130	129,841	39,289		end of 16
115,711	end of 17	87	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	57,906	174,732	135,616	39,116		end of 18	
118,737	end of 19	89	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	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 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:

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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: Creating a Target Income that Exceeds the RMDs

Total required	Year	Accounts		Incomes*		SS	Total Income	Retirement Income	Income Gap	Year	
		Planning Horizon	IRA	Subtotal	Infl Factor						
View Beneficial RMD		20 years	IRA	2,000,000	2.20 %						
REGULAR RMD				2,000,000							
across all accounts				0							
total RMD				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 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

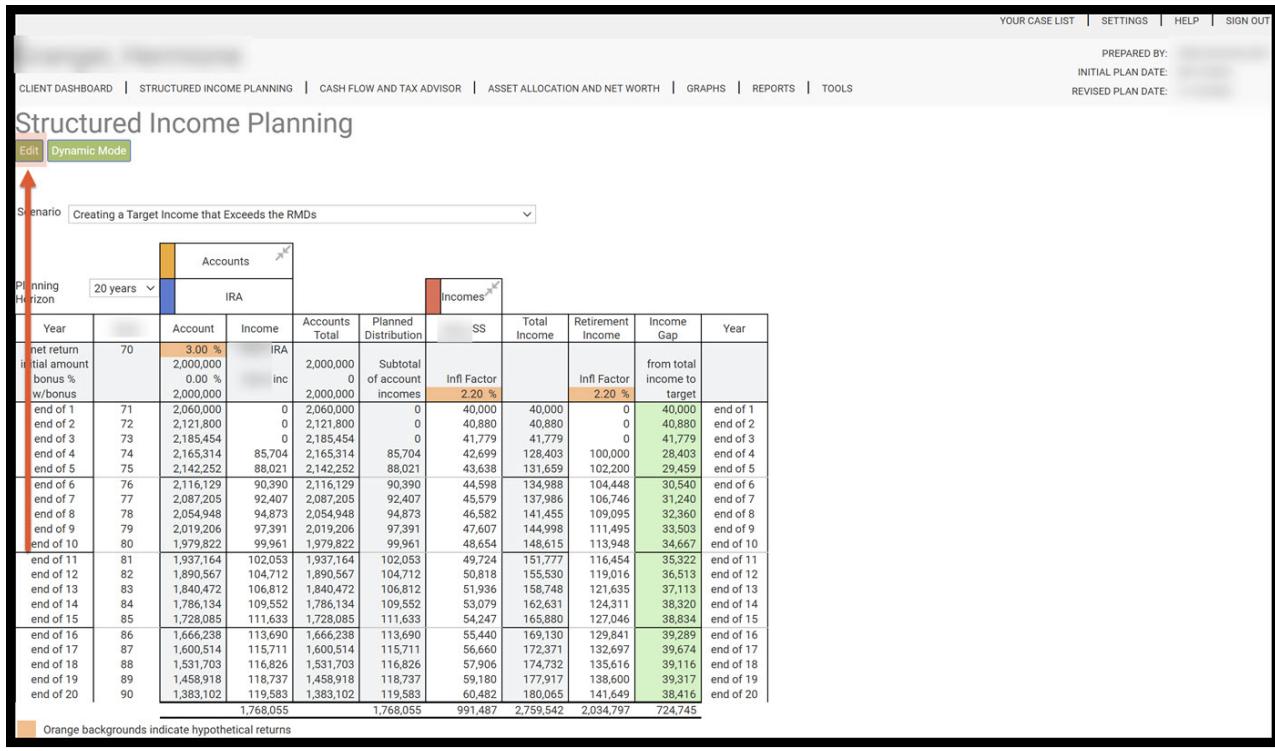
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Creating a Target Income that Exceeds the RMDs

Total required	Year	Accounts		Incomes*		SS	Total Income	Retirement Income	Income Gap	Year	
		Planning Horizon	IRA	Subtotal	Infl Factor						
View Beneficial RMD		20 years	IRA	2,000,000	2.20 %						
REGULAR RMD				2,000,000							
across all accounts				0							
total RMD				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.



The screenshot shows the 'Structured Income Planning' section of a software interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title 'Structured Income Planning' is centered above a table. The table has a header row with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Retirement Income', 'Income Gap', and 'Year'. Below the header, there are 20 rows of data representing a 20-year planning horizon. The first row shows initial amounts: 3.00% net return, 2,000,000 initial amount, 0.00% bonus % w/bonus, and 2,000,000 IRA. Subsequent rows show the projected growth and distribution of the IRA over time, including columns for 'Infl Factor' and 'Infl Factor' (2.20%). An orange arrow points to the 'Edit' button in the top left corner of the table area. A note at the bottom left of the table area states: '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

Planning Horizon: 20 years | Accounts: IRA | Incomes:

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
REGULAR RMD across all accounts	70	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %					
total RMD			2,000,000	0						
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000		end of 1
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880		end of 2
80,068	end of 3	73	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	42,699	128,403	100,000	28,403		end of 4
88,021	end of 5	75	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	44,598	134,988	104,448	30,540		end of 6
92,407	end of 7	77	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	46,582	141,455	109,995	32,360		end of 8
97,391	end of 9	79	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	48,654	148,615	113,948	34,667		end of 10
102,053	end of 11	81	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	50,818	155,530	119,016	36,513		end of 12
106,812	end of 13	83	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	50,579	162,631	124,311	38,320		end of 14
111,633	end of 15	85	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	55,440	169,130	129,841	39,289		end of 16
115,711	end of 17	87	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	57,906	174,732	135,616	39,116		end of 18
118,737	end of 19	89	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	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
REGULAR RMD across all accounts	70	IRA	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %					
total RMD			2,000,000	0						
0	end of 1	71	2,060,000	0	40,000	40,000	0	40,000		end of 1
0	end of 2	72	2,121,800	0	40,880	40,880	0	40,880		end of 2
80,068	end of 3	73	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	42,699	128,403	100,000	28,403		end of 4
88,021	end of 5	75	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	44,598	134,988	104,448	30,540		end of 6
92,407	end of 7	77	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	46,582	141,455	109,995	32,360		end of 8
97,391	end of 9	79	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	48,654	148,615	113,948	34,667		end of 10
102,053	end of 11	81	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	50,818	155,530	119,016	36,513		end of 12
106,812	end of 13	83	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	50,579	162,631	124,311	38,320		end of 14
111,633	end of 15	85	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	55,440	169,130	129,841	39,289		end of 16
115,711	end of 17	87	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	57,906	174,732	135,616	39,116		end of 18
118,737	end of 19	89	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	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](mailto:support@planscout.com).