

Creating a Target Income that Exceeds the RMDs

11/22/2024 12:17 pm 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' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button highlighted in green and a 'Dynamic Mode' button. A scenario dropdown menu is set to 'Creating a Target Income that Exceeds the RMDs'. The 'Planning Horizon' is set to '20 years'. A table displays the following data:

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

Structured Income Planning

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

Scenario: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

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

Accounts: Group 1 Group 2 Group 3 Group 4 Group 5

Incomes:

IRA

SS

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

Reset Condense All Uncondense All

Group Setup

Accounts

Group	Title	Color
Group 1	Accounts	Se
Group 2		Se
Group 3		Se
Group 4		Se
Group 5		Se

Incomes

Group	Title	Color
Group 1	Incomes	Se
Group 2		Se
Group 3		Se
Group 4		Se
Group 5		Se

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: IRA

Incomes: SS

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

Incomes: SS

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

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

Account: IRA

Planning Horizon: 20 years

Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
REGULAR RMD View Beneficial RMD across all accounts	net return	70	3.00 %	2,000,000	2,000,000	0	40,000	end of 1
	initial amount		0.00 %	0	0	0	40,880	end of 2
	w/bonus		2,000,000	2,000,000	0	0	41,779	end of 3
			IRA	0	0	0	42,699	end of 4
			Manage	0	0	0	43,638	end of 5
			Infl Factor	0	0	0	44,598	end of 6
			2.20 %	0	0	0	45,579	end of 7
				0	0	0	46,582	end of 8
				0	0	0	47,607	end of 9
				0	0	0	48,654	end of 10
				0	0	0	49,724	end of 11
				0	0	0	50,818	end of 12
				0	0	0	51,936	end of 13
				0	0	0	53,079	end of 14
				0	0	0	54,247	end of 15
				0	0	0	55,440	end of 16
				0	0	0	56,660	end of 17
				0	0	0	57,906	end of 18
				0	0	0	59,180	end of 19
				0	0	0	60,482	end of 20
				0	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

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 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: [input field]

Inflation rate: 0.0% ←

Target description: [input field]

Limit inflation in old age:

Age for limit: 0 Client 1 age Client 2 age

ADD ADJUSTMENT

[input field]

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: [input field]

Inflation rate: 2.2%

Target description: [input field] ←

Limit inflation in old age:

Age for limit: 0 Client 1 age Client 2 age

ADD ADJUSTMENT

[input field]

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: [input field]

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

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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income: [input field]

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

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.

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(e)

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(e)

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: [input field]

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

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: [input field]

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

Year	Target adjustment
1	0
2	0
3	0
4	100000
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

Target name: Retirement Income

First year target income: [Yellow box]

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

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	

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

Target name: Retirement Income

First year target income: [Yellow box]

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

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	

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

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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

Accounts		Incomes		Accounts		Planned Distribution		Total Income		Retirement Income		Income Gap	
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year			Year
REGULAR RMD	net return	70	3.00 %	IRA									
across all accounts	initial amount	2,000,000	0.00 %	2,000,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %	40,000	40,000	0	40,000	from total income to target		
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	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	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	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	100,000	(57,301)	(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	102,200	(58,562)	(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	104,448	(59,850)	(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	106,746	(61,167)	(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	109,095	(62,513)	(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	111,495	(63,888)	(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	113,948	(65,294)	(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	116,454	(66,730)	(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	119,016	(68,198)	(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	121,635	(69,699)	(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	124,311	(71,232)	(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	127,046	(72,799)	(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	129,841	(74,401)	(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	132,697	(76,037)	(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	135,616	(77,710)	(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	138,600	(79,420)	(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	141,649	(81,167)	(81,167)	end of 20
				0	0	0	991,487	991,487	2,034,797	2,034,797	(1,043,310)	(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.

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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

Accounts		Incomes		Accounts		Planned Distribution		Total Income		Retirement Income		Income Gap	
Total required	Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year			Year
REGULAR RMD	net return	70	3.00 %	IRA									
across all accounts	initial amount	2,000,000	0.00 %	2,000,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %	40,000	40,000	0	40,000	from total income to target		
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	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	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	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	100,000	(57,301)	(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	102,200	(58,562)	(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	104,448	(59,850)	(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	106,746	(61,167)	(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	109,095	(62,513)	(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	111,495	(63,888)	(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	113,948	(65,294)	(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	116,454	(66,730)	(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	119,016	(68,198)	(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	121,635	(69,699)	(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	124,311	(71,232)	(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	127,046	(72,799)	(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	129,841	(74,401)	(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	132,697	(76,037)	(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	135,616	(77,710)	(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	138,600	(79,420)	(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	141,649	(81,167)	(81,167)	end of 20
				0	0	0	991,487	991,487	2,034,797	2,034,797	(1,043,310)	(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

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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

Accounts: IRA

Incomes: SS

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		
total RMD	w/bonus			2,000,000		2.20 %		2.20 %		
0	end of 1	71	2,050,000	2,050,000	0	40,880	40,000	0	40,880	end of 1
80,068	end of 2	72	2,121,800	2,121,800	0	40,880	40,880	0	40,880	end of 2
85,704	end of 3	73	2,185,454	2,185,454	0	41,779	41,779	0	41,779	end of 3
91,505	end of 4	74	2,251,018	2,251,018	0	42,699	42,699	100,000	(57,301)	end of 4
97,829	end of 5	75	2,318,548	2,318,548	0	43,638	43,638	102,200	(58,562)	end of 5
104,284	end of 6	76	2,388,104	2,388,104	0	44,598	44,598	104,448	(59,850)	end of 6
111,807	end of 7	77	2,459,747	2,459,747	0	45,579	45,579	106,746	(61,167)	end of 7
120,073	end of 8	78	2,533,540	2,533,540	0	46,582	46,582	109,095	(62,513)	end of 8
129,185	end of 9	79	2,609,546	2,609,546	0	47,607	47,607	111,495	(63,888)	end of 9
138,548	end of 10	80	2,687,832	2,687,832	0	48,654	48,654	113,948	(65,294)	end of 10
149,647	end of 11	81	2,768,467	2,768,467	0	49,724	49,724	116,454	(66,730)	end of 11
161,103	end of 12	82	2,851,521	2,851,521	0	50,818	50,818	119,016	(68,198)	end of 12
174,825	end of 13	83	2,937,066	2,937,066	0	51,936	51,936	121,635	(69,699)	end of 13
189,074	end of 14	84	3,025,178	3,025,178	0	53,079	53,079	124,311	(71,232)	end of 14
204,996	end of 15	85	3,115,934	3,115,934	0	54,247	54,247	127,046	(72,799)	end of 15
222,876	end of 16	86	3,209,412	3,209,412	0	55,440	55,440	129,841	(74,401)	end of 16
241,292	end of 17	87	3,305,694	3,305,694	0	56,660	56,660	132,697	(76,037)	end of 17
263,943	end of 18	88	3,404,864	3,404,864	0	57,906	57,906	135,616	(77,710)	end of 18
287,460	end of 19	89	3,507,010	3,507,010	0	59,180	59,180	138,600	(79,420)	end of 19
	end of 20	90	3,612,220	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: [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:

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), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Income Data: Year, Income, Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

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

The screenshot shows the 'Manage Account' interface. On the right side, there is an 'Income Data' table with columns for 'Year', 'Income', and 'Variable'. The 'Year' column contains a list of years from 1 to 24. An orange arrow points to the year '1' in this column. In the center, there are several buttons for adding income, including 'Pick year(s)', 'Start year for rest of plan', and 'Start year for X years'. The 'Structured Income Type' section on the left includes options for 'Income Riders', 'Liquidate or annuitize', 'Withdrawals', and 'Calculated Plan Withdrawals'. A note at the bottom right states: '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.

This screenshot is similar to the previous one, but with an orange arrow pointing to the 'Start year for rest of plan' button in the 'ADD INCOME' section. In the 'Income Data' table, the 'Year' column now has a checkmark next to the year '4', indicating that the start year for rest of plan has been selected. The rest of the interface remains the same as in Step 22.

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

automatically appear in the income column.

The screenshot shows the 'Manage Account' interface with various input fields and a table. The account name is 'IRA' and the initial balance is '\$2,000,000'. The hypothetical return is 3.0%. The table on the right, titled 'Income Data', has columns for 'Year', 'Income', and 'Variable'. The 'Income' column contains 'totalRMD' for years 1 through 24. A red arrow points from the 'YOUR CASE LIST' header to the 'Income' column. A note at the bottom right states: '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.

This screenshot is identical to the one above, but with a red arrow pointing to the 'Save' button in the top left corner of the 'Manage Account' subheading. The rest of the interface, including the account details and the 'Income Data' table, remains the same.

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

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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

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

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

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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

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

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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

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

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Structured Income Planning

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

Scenario:

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

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

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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

Total required		Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD	REGULAR RMD	net return	3.00 %	IRA	2,000,000	Subtotal of account incomes	Manage Inflation Factor	2.20 %	Manage Inflation Factor	from total income to target	
across all accounts	initial amount	70	2,000,000	0	2,000,000	0	40,000	40,000	0	40,000	end of 1
total RMD	bonus % w/bonus		0.00 %	inc	0	0	40,880	40,880	0	40,880	end of 2
0		71	2,060,000	0	2,060,000	0	40,880	40,880	0	40,880	end of 3
0		72	2,121,800	0	2,121,800	0	41,779	41,779	0	41,779	end of 4
80,068		73	2,185,454	0	2,185,454	0	42,699	42,699	0	42,699	end of 5
85,704		74	2,165,314	85,704	2,165,314	85,704	43,638	43,638	100,000	28,403	end of 6
88,021		75	2,142,252	88,021	2,142,252	88,021	44,598	44,598	102,200	29,459	end of 7
90,390		76	2,116,129	90,390	2,116,129	90,390	45,579	45,579	104,448	30,540	end of 8
92,407		77	2,087,205	92,407	2,087,205	92,407	46,582	46,582	106,746	31,240	end of 9
94,873		78	2,054,948	94,873	2,054,948	94,873	47,607	47,607	109,095	32,360	end of 10
97,391		79	2,019,206	97,391	2,019,206	97,391	48,654	48,654	111,495	33,503	end of 11
99,961		80	1,979,822	99,961	1,979,822	99,961	49,724	49,724	113,948	34,667	end of 12
102,053		81	1,937,164	102,053	1,937,164	102,053	50,818	50,818	116,454	35,322	end of 13
104,712		82	1,890,567	104,712	1,890,567	104,712	51,936	51,936	119,016	36,513	end of 14
106,812		83	1,840,472	106,812	1,840,472	106,812	53,079	53,079	121,635	37,113	end of 15
109,552		84	1,786,134	109,552	1,786,134	109,552	54,247	54,247	124,311	38,320	end of 16
111,633		85	1,728,085	111,633	1,728,085	111,633	55,440	55,440	127,046	38,834	end of 17
113,690		86	1,666,238	113,690	1,666,238	113,690	56,660	56,660	129,841	39,289	end of 18
115,711		87	1,600,514	115,711	1,600,514	115,711	57,906	57,906	132,697	39,674	end of 19
116,826		88	1,531,703	116,826	1,531,703	116,826	59,180	59,180	135,616	39,116	end of 20
118,737		89	1,458,918	118,737	1,458,918	118,737	60,482	60,482	138,600	39,317	
119,583		90	1,383,102	119,583	1,383,102	119,583			141,649		
			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: +1-888-449-6917 or support@planscout.com.