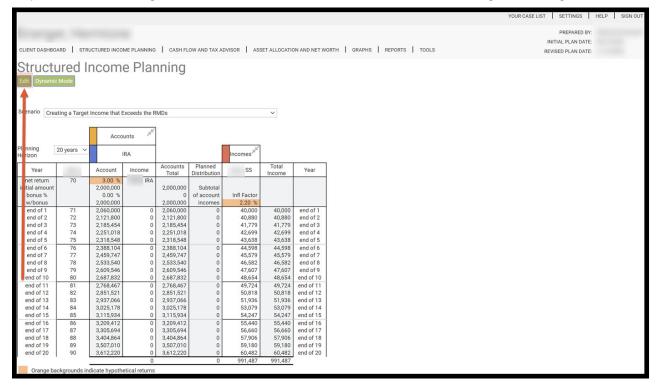
Creating a Target Income that Exceeds the RMDs

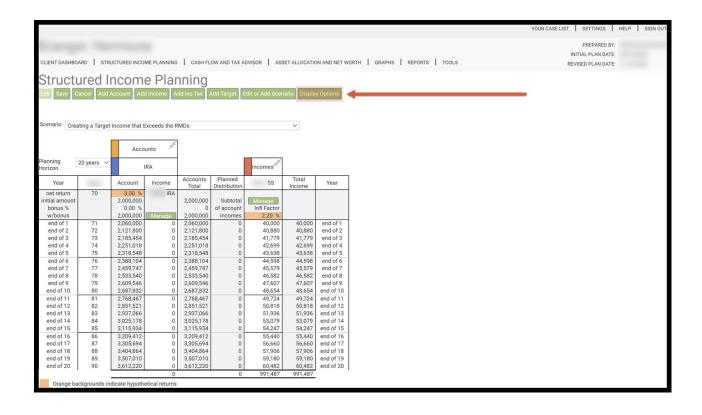
11/22/2024 12:17 pm EST

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.

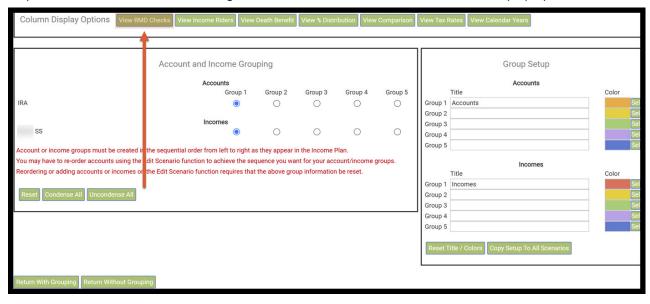
Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.



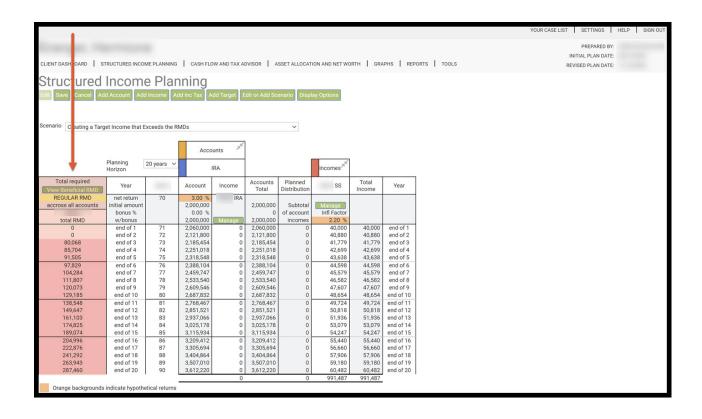
Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning subheading.



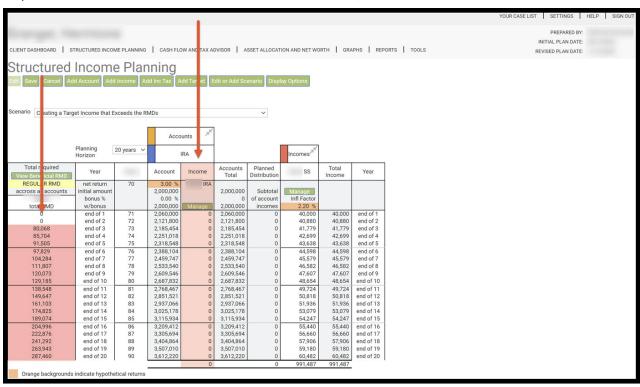
Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.

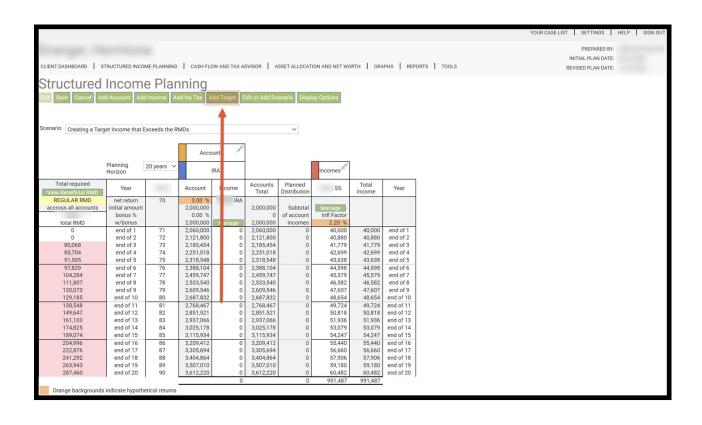


Step 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.

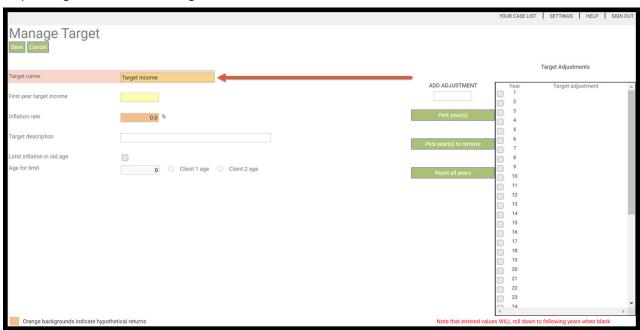


Step 5: Red Shade in the RMD Column: If the numbers are in red, the withdrawal amounts are below the RMD.





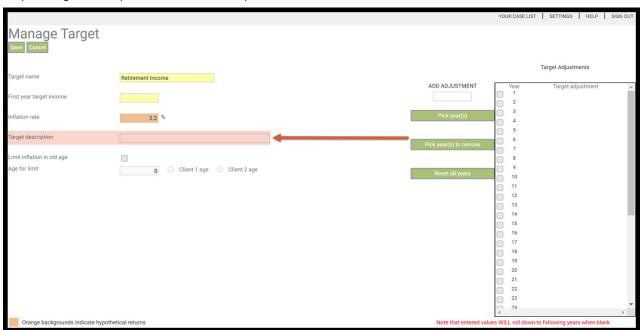
Step 7: Target Name: Enter in Target Name.



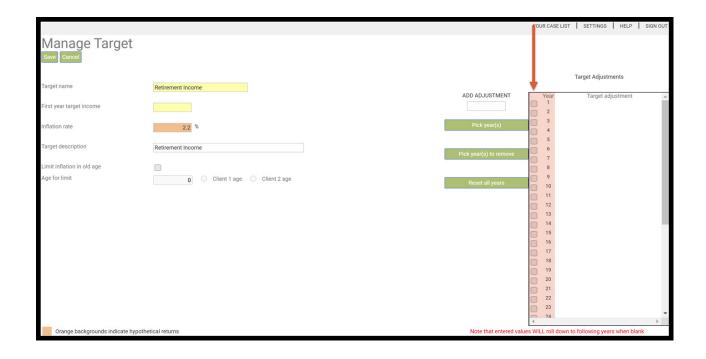
Step 8: Inflation rate: Enter in the percentage amount.



Step 9: Target Description: Enter in a description.



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



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



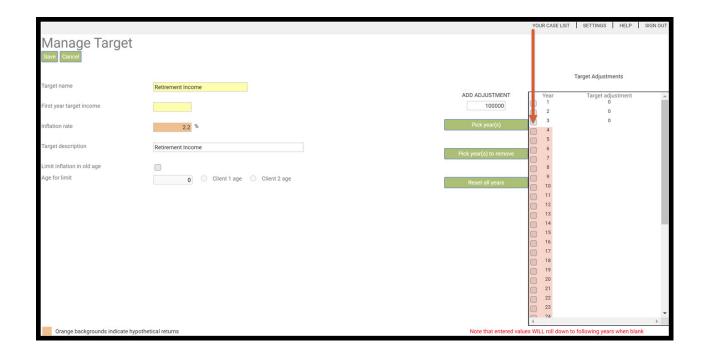
Step 12: Clicking: After clicking on the Pick year(s) button, the number 0 should automatically appear in the Target Adjustment column.



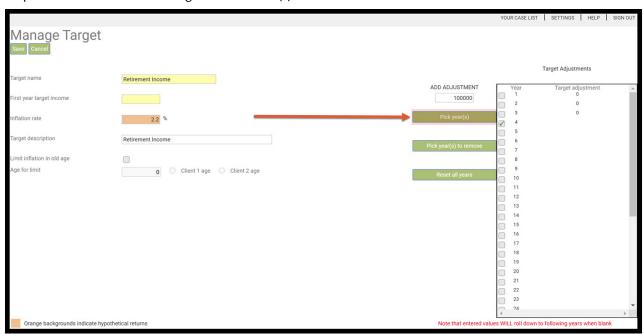
Step 13: Add Adjustement Text Box: In the Add Adjustment text box, type in the numeric number for the first year target income. In this text box, SIPS recognizes dollar marks or commas.



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



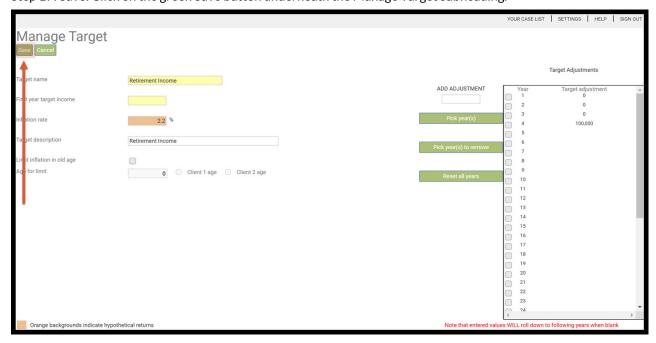
Step 15: Pick Years: Click on the green Pick Years(s) button.



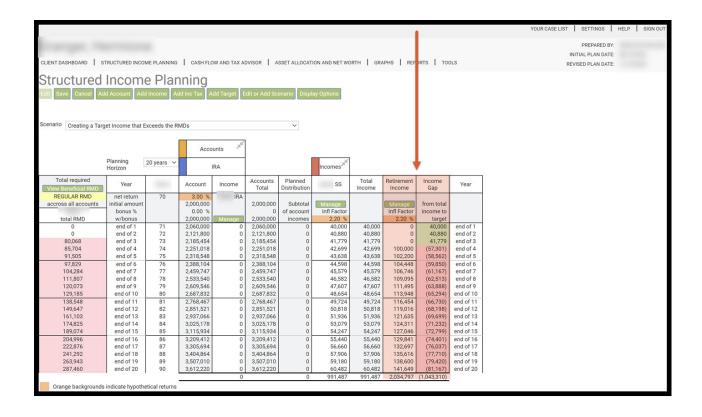
Step 16: Clicking: After clicking on the Pick year(s) button, the number that was entered into the Add Adjustment text box should automatically appear in the Target Adjustment column.



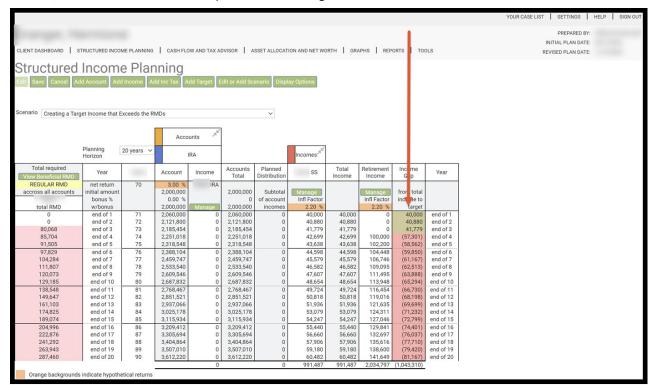
Step 17: Save: Click on the green Save button underneath the Manage Target subheading.



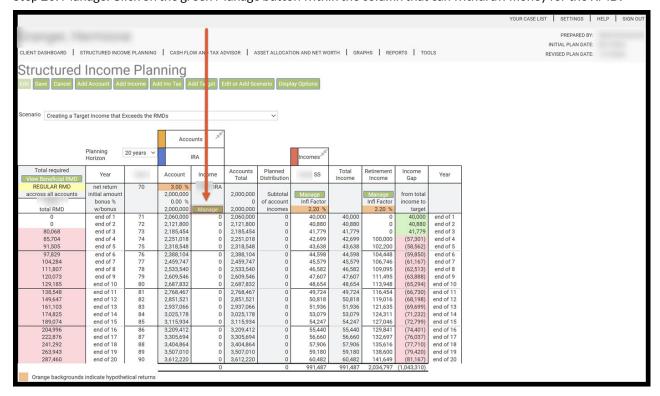
Step 18: Structured Income Plan: Two new columns have shown up in the structured income plan; the target income and income gap.



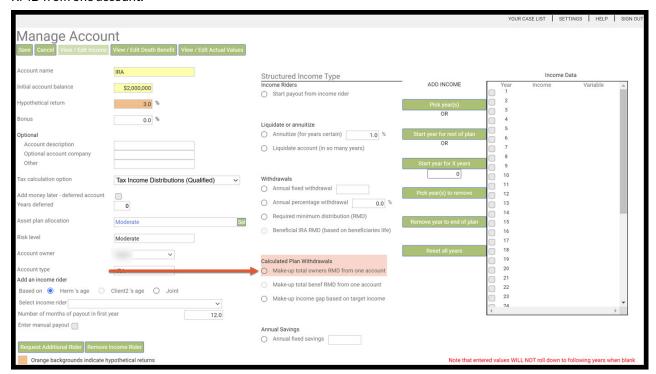
Step 19: Green and Red in the Income Gap column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.



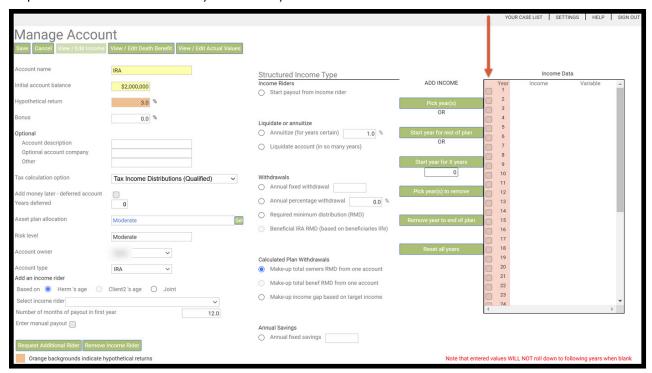
Step 20: Manage: Click on the green Manage button within the column that can withdraw money for the RMD.



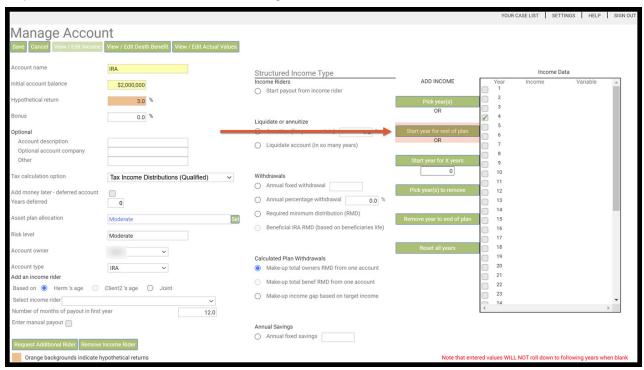
Step 21: Calculated Plan Withdrawals: Click on the radio button on the left-hand side of Make-up total owners RMD from one account.



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



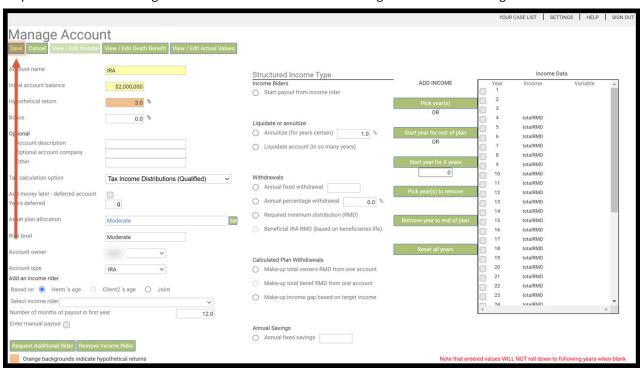
Step 23: Start Year For Rest of Plan: Click on the green Start Year for Rest of Plan button.



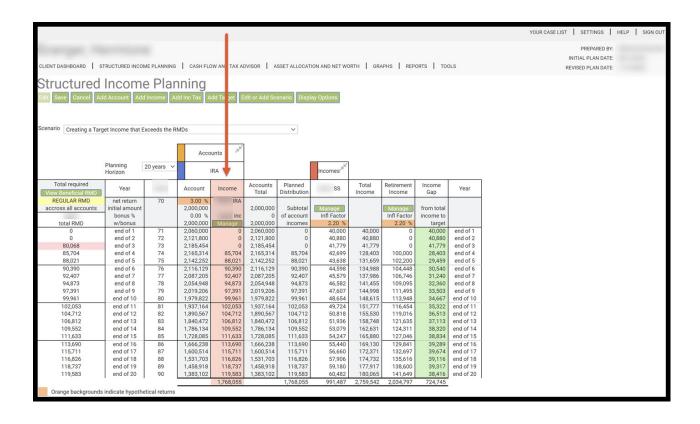
automatically appear in the income column.

					YOUR C	ASE LIST	SETTINGS	HELP	SIGN OU
Manage Accour	n†					- 1			
	View / Edit Death Benefit View / Edit Actual Values					- 1			
ource view pair monite	VICTO Edit Scali Scricit					- 1			
Account name	IRA	Structured Income Type				In	come Data		
Initial account balance	\$2,000,000	Income Riders Start payout from income rider	ADD INCOME		Year 1	Inc. m		Variable	_
Hypothetical return	3.0 %		Pick year(s)		2	+			
Bonus	0.0 %	Liquidate or annuitize	OR		4 5	totalRM totalRM			
Optional Account description		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6	totalRM	0		
Optional account company Other		Liquidate account (in so many years)	Start year for X years		8	totalRM totalRM	0		
Other			Start year for X years		9	totalRM totalRM			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11	totalRM			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12	totalRM			
Years deferred	0	Onnual percentage withdrawal 0.0 %			13	totalRM)		
	_	Required minimum distribution (RMD)			14	totalRM			
Asset plan allocation	Moderate Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan		15	totalRM			
Risk level	Moderate	belieficial IKA KIND (based on belieficialles life)			16 17	totalRM totalRM			
A			Reset all years		18	totalRM			
Account owner	~	Calculated Plan Withdrawals	and the second of the second		19	totalRM			
Account type	IRA ~	Make-up total owners RMD from one account			20	totalRM)		
Add an income rider		Make-up total benef RMD from one account			21	totalRM			
Based on Herm 's age	Client2 's age O Joint				22	totalRM			
Select income rider	~	Make-up income gap based on target income			23	totalRM			-
Number of months of payout in first ye	ear 12.0			4	0.50		30.5		>
Enter manual payout		Annual Savings							
		Annual Savings Annual fixed savings							
	come Rider	<u> </u>							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed va	lues WILL I	NOT roll d	own to follow	ving years wh	ien blank

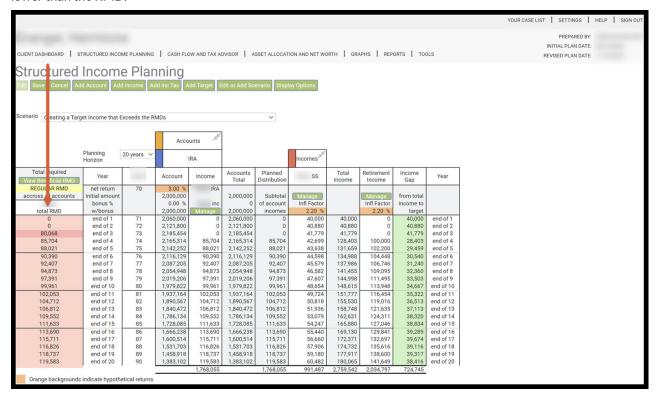
Step 25: Save: Click on the green Save button underneath the Manage Account subheading.



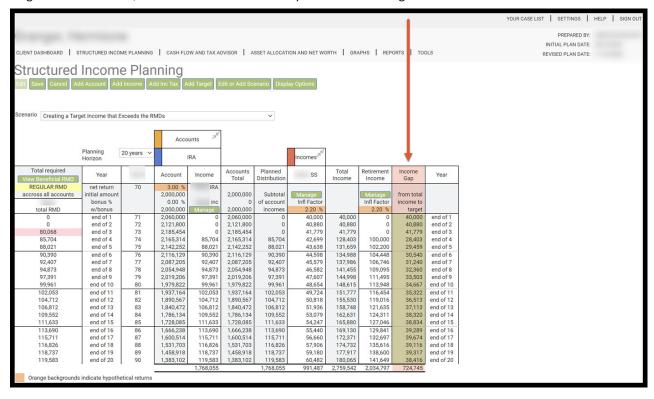
Step 26: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.



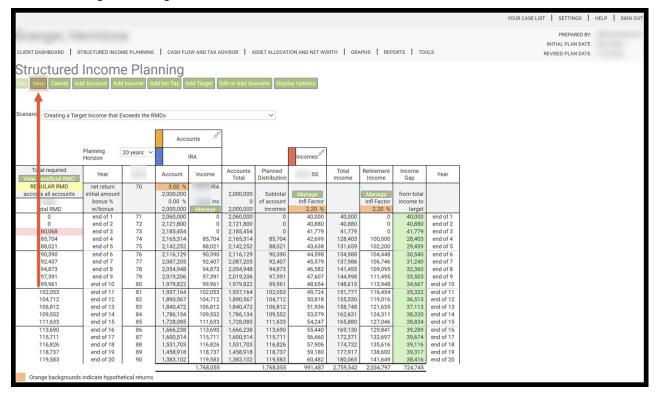
Step 27: Clear color in the RMD column: If the numbers are in the clear in the RMD column the numeric number is equal to the RMD amounts. If the number is in red in the RMD Column, the monetary amount being withdrawn is lower than the RMD.



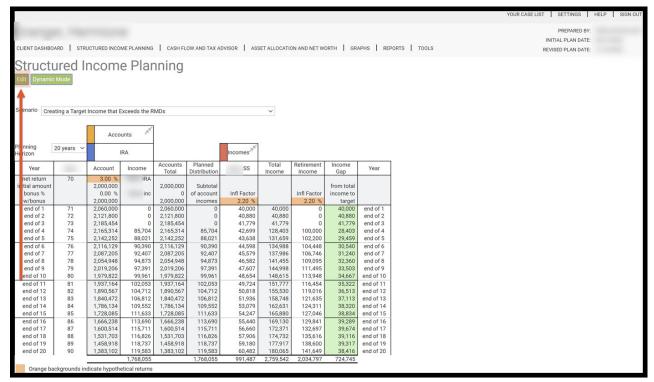
Step 28: Income Gap: Green and Red in the Income Gap Column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.



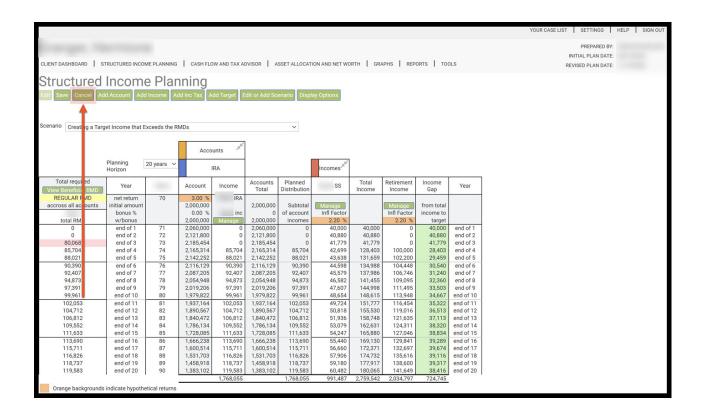
Step 29: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



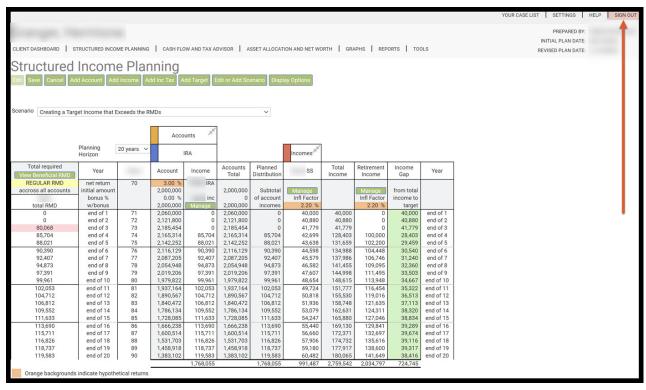
Step 30: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.



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.



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.



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.