

Tax Calculation Option: Adding Assets into a Structured Income Plan

01/12/2026 10:50 am EST

Discover how to create and configure tax calculations for common structured income plan assets (brokerage, IRA, Roth) from the client dashboard. This three-part guide covers [Initial Setup](#), [Tax Option Configuration](#), and [Verifying the Projections to Accurately Forecast Effective Tax Rates](#).

Below is a hypothetical example of a client at 75 years of age that is withdrawing money from all three of their assets. The target income is \$100,000 per year with an inflation rate of 2%. We will start on the asset page.

To learn about setting up tax calculations options for income and expenses see articles:

- [Tax Calculation Option: Adding Assets into a Structured Income Plan](#)
- [Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan](#)

To learn more about Advanced Tax Planning functions see articles:

- [Understanding the Advance Tax Planning Page](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)

Part One: Initial Setup

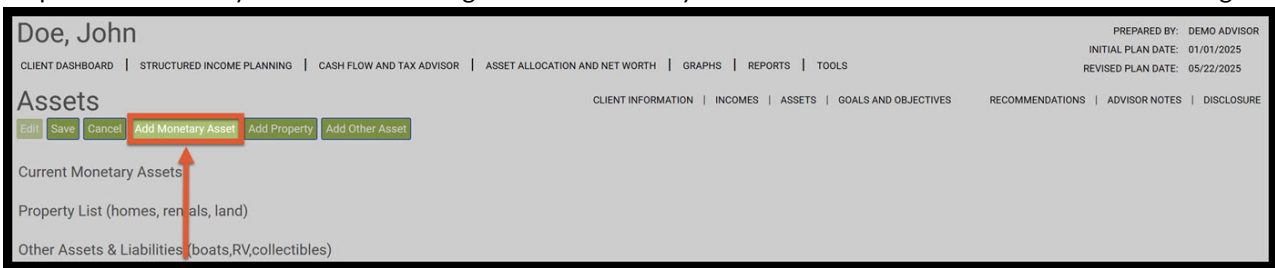
Step 1: Assets: Click on the Assets button at the top righthand side of the screen.

The screenshot shows the 'Client Information' page for 'Doe, John'. The page has a navigation bar with 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. Below the navigation bar, there are tabs for 'CLIENT INFORMATION', 'INCOMES', 'ASSETS', 'GOALS AND OBJECTIVES', 'RECOMMENDATIONS', 'ADVISOR NOTES', and 'DISCLOSURE'. The 'ASSETS' tab is highlighted with a red box and an arrow pointing to it. The main content area contains fields for 'Case Title', 'Description', 'Client one', and 'Client two'. The 'Client one' section includes fields for 'Last', 'First', 'Date of birth', 'Initial plan age', 'Current age', 'Retirement age', and 'Gender'. The 'Client two' section includes fields for 'Last', 'First', 'Date of birth', 'Initial plan age', 'Current age', 'Retirement age', and 'Gender'. There are also fields for 'Selection tags', 'Initial plan date', 'Revision date', 'Address', 'City, State, Zip', 'Email', 'Phone', and 'Cell Phone'. A green 'Edit' button is visible under the 'Client Information' heading.

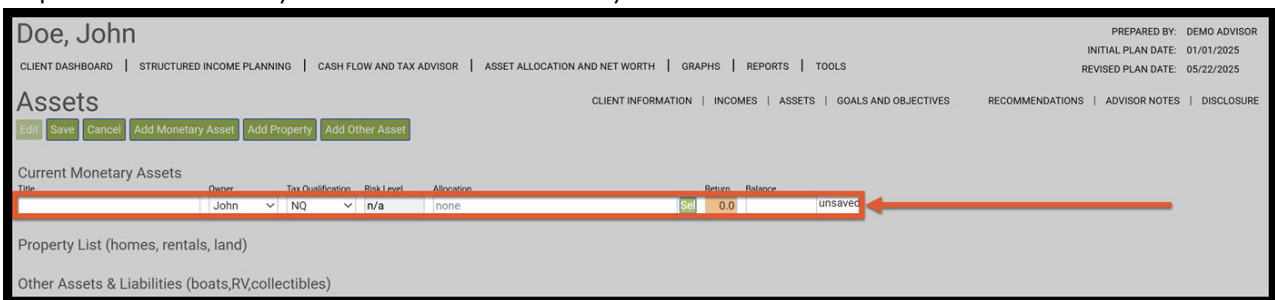
Step 2: Edit: Click on the Green Edit button underneath the Assets subheading.

The screenshot shows the 'Assets' page for 'Doe, John'. The page has a navigation bar with 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. Below the navigation bar, there are tabs for 'CLIENT INFORMATION', 'INCOMES', 'ASSETS', 'GOALS AND OBJECTIVES', 'RECOMMENDATIONS', 'ADVISOR NOTES', and 'DISCLOSURE'. The 'ASSETS' tab is highlighted. The main content area contains a green 'Edit' button and a 'Create Planning Scenario' button. Below these buttons, there are sections for 'Current Monetary Assets', 'Property List (homes, rentals, land)', and 'Other Assets & Liabilities (boats,RV,collectibles)'. A red arrow points to the 'Edit' button.

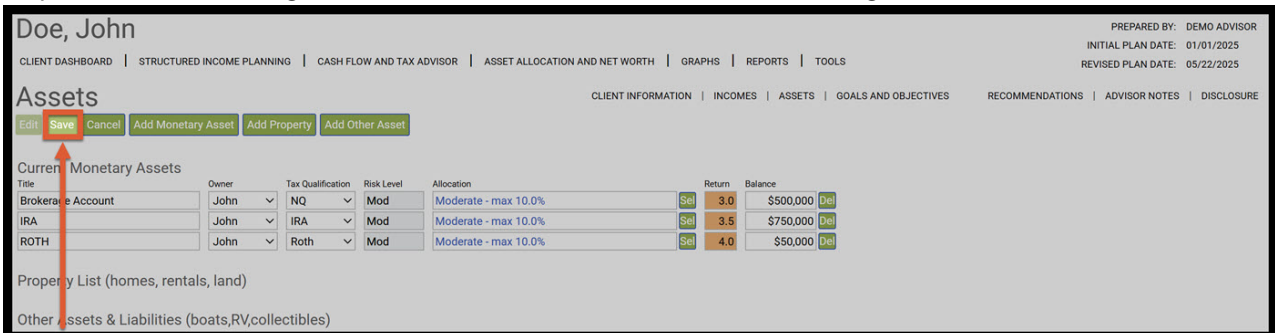
Step 3: Add Monetary Asset: Click on the green Add Monetary Asset button underneath the Assets subheading.



Step 4: Current Monetary Assets: Enter in the monetary assets information.



Step 5: Save: Click on the green Save button underneath the Assets subheading.



Step 6: Create Planning Scenario: Click on the green Create Planning Scenario underneath the Assets subheading.

Doe, John PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 05/22/2025

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

Assets CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

[Edit](#) [Create Planning Scenario](#)

Current Monetary Assets

Title	Owner	Tax Qualification	Risk Level	Allocation	Return	Balance
Brokerage Account	John	NQ	Mod	Moderate - max 10.0%	3.0	\$500,000
IRA	John	IRA	Mod	Moderate - max 10.0%	3.5	\$750,000
ROTH	John	Roth	Mod	Moderate - max 10.0%	4.0	\$50,000

Property List (homes, rentals, land)

Other Assets & Liabilities (boats,RV,collectibles)

Step 7: Edit: You will automatically be taken to the Structured Income Planning page. Click on the green Edit button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario:

Planning Horizon:

Year	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
	John	Account	Income	Account	Income	Account				
net return	75	3.00 %		3.50 %	John IRA	4.00 %				
initial amount		500,000		750,000		50,000	1,300,000	Subtotal		
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0	of account		
		500,000		750,000		50,000	1,300,000	incomes		
end of 1	75	515,000	0	776,250	0	52,000	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	2,504,952	0	0	end of 20
			0		0			0	0	

Step 8: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning Heading.

Structured Income Planning

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

Scenario:

Planning Horizon:

Year	John	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
		Account	Income	Account	Income	Account	Income				
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal of account incomes		
w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000			
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
		0		0		0		0		0	

Step 9: Rename Current Scenario To Textbox: You will automatically be taken to the Manage Scenario page. Click in the Rename Current Scenario textbox and edit the scenario title.

Manage Scenario

Save Cancel

Scenario:

Delete Current Scenario Rename Current Scenario To ...

Create New Scenario As ... Replicate Current Scenario As ...

Accounts: Brokerage Account IRA ROTH

Incomes: Also Used In

Target: Also Used In

Tax: Also Used In

Replicate Remove Replicate Remove Replicate Remove

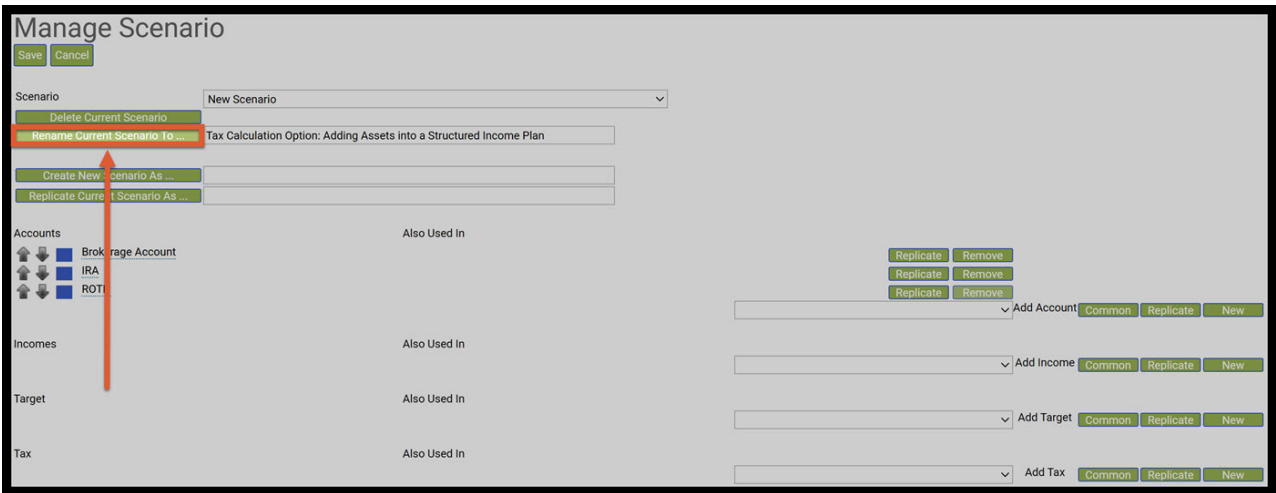
Add Account Common Replicate New

Add Income Common Replicate New

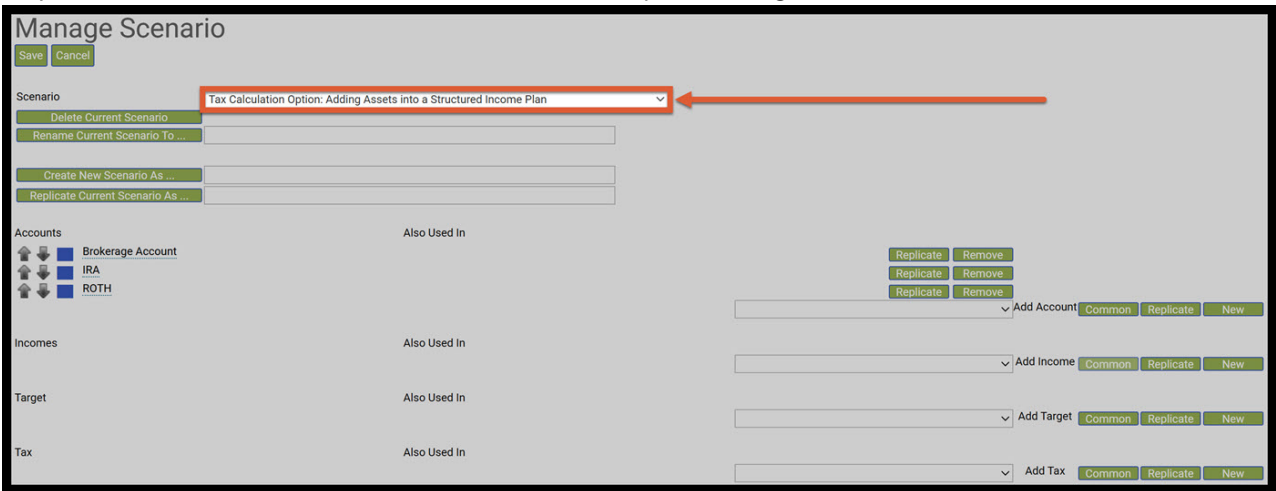
Add Target Common Replicate New

Add Tax Common Replicate New

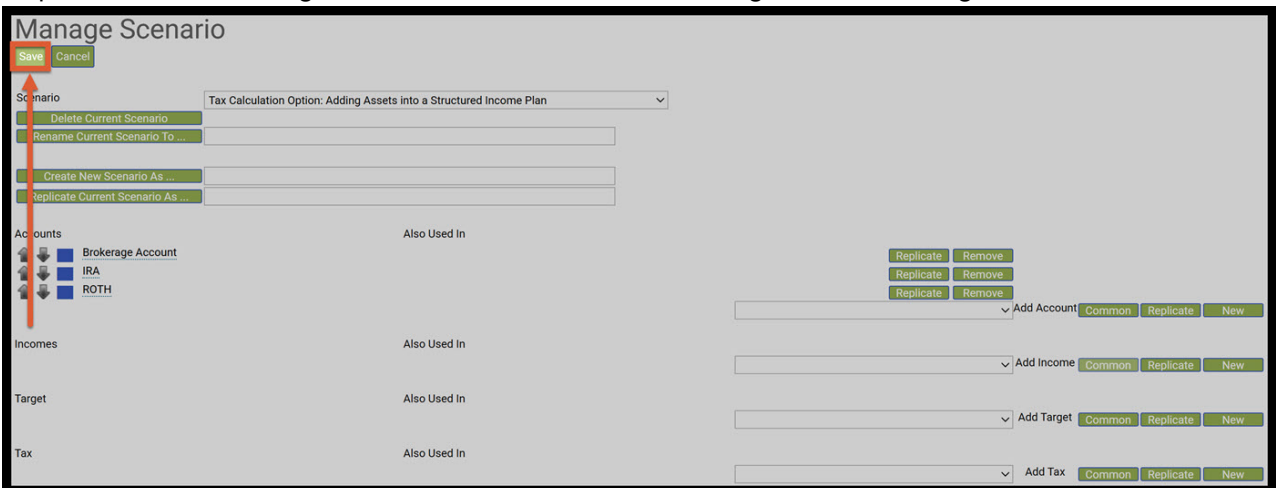
Step 10: Rename Current Scenario To: Click on the green Rename Current Scenario To button.



Step 11: Scenario: The scenario title will have automatically been changed.



Step 12: Save: Click on the green Save button underneath the Manage Scenario heading.



Step 13: Structured Income Planning Scenario: You should have automatically be taken back to the Structured Income Planning page and the new Scenario title should be displayed.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan ←

Planning Horizon: 20 years

Year	John	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
		Account	Income	Account	Income	Account	Income				
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	of account		
		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes		
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

Step 14: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Year	John	Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
		Account	Income	Account	Income	Account	Income				
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000	50,000			1,300,000	Subtotal of account incomes		
bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000			
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2
end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3
end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4
end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5
end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6
end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7
end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8
end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9
end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10
end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11
end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12
end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13
end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14
end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15
end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16
end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17
end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18
end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19
end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20
			0		0		0		0	0	

Step 15: Column Display Options: Click on the green View RMD Checks button within the Column Display Options table.

Column Display Options [View RMD Checks](#) [Hide 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
Brokerage Account	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

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 16: Structured Income Plan RMD Column: A new column of RMD should have automatically appeared within the structured income plan.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

		Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income			
View Beneficial RMD											
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %				
across all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal of account incomes	
John	bonus %		0.00 %		0.00 %		0.00 %		0		
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000		
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	end of 20
				0		0		0		0	

Step 17: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		20 years			Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Total Income	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year		
View Beneficial RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes				
REGULAR RMD	initial amount		500,000		750,000		50,000		0					
across all accounts	bonus %		0.00 %		0.00 %		0.00 %		0					
John total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000					
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1		
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0	end of 2		
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0	end of 3		
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0	end of 4		
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0	end of 5		
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0	end of 6		
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0	end of 7		
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0	end of 8		
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0	end of 9		
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0	end of 10		
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0	end of 11		
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0	end of 12		
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0	end of 13		
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0	end of 14		
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0	end of 15		
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0	end of 16		
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0	end of 17		
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0	end of 18		
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19		
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0	end of 20		
				0		0		0		0	0			

Step 18: Column Display Options: Click on the green View % Distribution button within the Column Display Options table.

Column Display Options: [Hide RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Brokerage Account	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

Group Setup

Accounts	Title	Color
Group 1	Accounts	■ Set
Group 2		■ Set
Group 3		■ Set
Group 4		■ Set
Group 5		■ Set

Incomes	Title	Color
Group 1	Incomes	■ Set
Group 2		■ Set
Group 3		■ Set
Group 4		■ Set
Group 5		■ Set

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Reset](#) [Condense All](#) [Uncondense All](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 19: Structured Income Plan View % Distribution Column: A new column should have automatically appeared called the Percent Distribution.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		20 years		Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year	
View Beneficial RMD														
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %							
across all accounts	initial amount		500,000		750,000		50,000		1,300,000					
	bonus %		0.00 %		0.00 %		0.00 %		0	Subtotal of account incomes				
John total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000					
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	end of 1	
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	end of 2	
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	end of 3	
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	end of 4	
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	end of 5	
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	end of 6	
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	end of 7	
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	end of 8	
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	end of 9	
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	end of 10	
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	end of 11	
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12	
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	end of 13	
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	end of 14	
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	end of 15	
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	end of 16	
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	end of 17	
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	end of 18	
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	end of 19	
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	end of 20	
				0		0		0		0				

Step 20: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		20 years		Brokerage Account		IRA		ROTH		Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year	
View Beneficial RMD														
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %							
across all accounts	initial amount		500,000		750,000		50,000		1,300,000					
	bonus %		0.00 %		0.00 %		0.00 %		0	Subtotal of account incomes				
John total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000					
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	end of 1	
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	end of 2	
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	end of 3	
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	end of 4	
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	end of 5	
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	end of 6	
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	end of 7	
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	end of 8	
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	end of 9	
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	end of 10	
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	end of 11	
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12	
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	end of 13	
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	end of 14	
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	end of 15	
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	end of 16	
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	end of 17	
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	end of 18	
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	end of 19	
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	end of 20	
				0		0		0		0				

Step 21: Column Display Options: Click on the green Return with Grouping button located in the left hand side of the table.

Column Display Options Hide RMD Checks Hide Income Riders View Death Benefit Hide % Distribution View Comparison View Tax Rates View Calendar Years

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Brokerage Account	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IRA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ROTH	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

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	■ Set
Group 2		■ Set
Group 3		■ Set
Group 4		■ Set
Group 5		■ Set

Incomes

Group	Title	Color
Group 1	Incomes	■ Set
Group 2		■ Set
Group 3		■ Set
Group 4		■ Set
Group 5		■ Set

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return Without Grouping

Step 22: Structured Income Plan: The Assets should have automatically been grouped into the Accounts group.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

			Accounts						Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
			Brokerage Account		IRA		ROTH						
Total required	Year	John	Account	Income	Account	Income	Account	Income					
View Beneficial RMD													
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
across all accounts	initial amount		500,000		750,000		50,000		1,300,000				
	bonus %		0.00 %		0.00 %		0.00 %		0	Subtotal of account incomes			
John total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000				
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	
				0		0		0		0	0.00 %	0	

Step 23: Add Target: Click on the green Add Target button underneath the Structured Income Planning heading.

Structured Income Planning

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

		Accounts									Accounts Total	Planned Distribution	Percent Distribution	Total Income	Year
		Brokerage Account			IRA			ROTH							
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income					
<input type="button" value="View Beneficial RMD"/>															
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
across all accounts		initial amount	500,000		750,000		50,000				1,300,000				
John total RMD		bonus % w/bonus	0.00 %		0.00 %		0.00 %				0				
			500,000	<input type="button" value="Manage"/>	750,000	<input type="button" value="Manage"/>	50,000	<input type="button" value="Manage"/>			1,300,000				
30,488	end of 1	75	515,000	0	776,250	0	52,000	0			1,343,250	0	0.00 %	0	end of 1
32,753	end of 2	76	530,450	0	803,419	0	54,080	0			1,387,949	0	0.00 %	0	end of 2
35,084	end of 3	77	546,364	0	831,538	0	56,243	0			1,434,145	0	0.00 %	0	end of 3
37,797	end of 4	78	562,754	0	860,642	0	58,493	0			1,481,889	0	0.00 %	0	end of 4
40,789	end of 5	79	579,637	0	890,765	0	60,833	0			1,531,234	0	0.00 %	0	end of 5
44,097	end of 6	80	597,026	0	921,941	0	63,266	0			1,582,234	0	0.00 %	0	end of 6
47,523	end of 7	81	614,937	0	954,209	0	65,797	0			1,634,943	0	0.00 %	0	end of 7
51,579	end of 8	82	633,385	0	987,607	0	68,428	0			1,689,420	0	0.00 %	0	end of 8
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0			1,745,725	0	0.00 %	0	end of 9
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0			1,803,919	0	0.00 %	0	end of 10
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0			1,864,066	0	0.00 %	0	end of 11
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0			1,926,233	0	0.00 %	0	end of 12
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0			1,990,487	0	0.00 %	0	end of 13
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0			2,056,899	0	0.00 %	0	end of 14
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0			2,125,542	0	0.00 %	0	end of 15
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0			2,196,491	0	0.00 %	0	end of 16
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0			2,269,824	0	0.00 %	0	end of 17
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0			2,345,623	0	0.00 %	0	end of 18
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0			2,423,970	0	0.00 %	0	end of 19
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0			2,504,952	0	0.00 %	0	end of 20
				0		0		0				0			

Step 24: Target Name: Edit the target name if you chose to.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

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"/>

Step 25: First Year Target Income: Enter in the first-year target income.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT:

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"/>

Step 26: Inflation Rate: Enter in inflation rate.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT:

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"/>

Step 27: Save: Click on the green Save button underneath the Manage Target heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

		Accounts															
Planning Horizon		20 years				Brokerage Account				IRA				ROTH			
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
View Beneficial RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %				1,300,000	Subtotal of account incomes			Manage	from total income to target	
REGULAR RMD	initial amount		500,000		750,000		50,000				0				Inf Factor		
across all accounts	bonus %		0.00 %		0.00 %		0.00 %				1,300,000				2.00 %		
John total RMD	w/bonus		500,000		750,000		50,000				0						
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	0	0	100,000	(100,000)	end of 1	
32,753	end of 2	76	530,450	0	803,419	0	54,080	0	1,387,949	0	0.00 %	0	0	102,000	(102,000)	end of 2	
35,084	end of 3	77	546,364	0	831,538	0	56,243	0	1,434,145	0	0.00 %	0	0	104,040	(104,040)	end of 3	
37,797	end of 4	78	562,754	0	860,642	0	58,493	0	1,481,889	0	0.00 %	0	0	106,121	(106,121)	end of 4	
40,789	end of 5	79	579,637	0	890,765	0	60,833	0	1,531,234	0	0.00 %	0	0	108,243	(108,243)	end of 5	
44,097	end of 6	80	597,026	0	921,941	0	63,266	0	1,582,234	0	0.00 %	0	0	110,408	(110,408)	end of 6	
47,523	end of 7	81	614,937	0	954,209	0	65,797	0	1,634,943	0	0.00 %	0	0	112,616	(112,616)	end of 7	
51,579	end of 8	82	633,385	0	987,607	0	68,428	0	1,689,420	0	0.00 %	0	0	114,869	(114,869)	end of 8	
55,797	end of 9	83	652,386	0	1,022,173	0	71,166	0	1,745,725	0	0.00 %	0	0	117,166	(117,166)	end of 9	
60,844	end of 10	84	671,958	0	1,057,949	0	74,012	0	1,803,919	0	0.00 %	0	0	119,509	(119,509)	end of 10	
66,122	end of 11	85	692,117	0	1,094,977	0	76,973	0	1,864,066	0	0.00 %	0	0	121,899	(121,899)	end of 11	
72,038	end of 12	86	712,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	0	124,337	(124,337)	end of 12	
78,701	end of 13	87	734,267	0	1,172,967	0	83,254	0	1,990,487	0	0.00 %	0	0	126,824	(126,824)	end of 13	
85,618	end of 14	88	756,295	0	1,214,020	0	86,584	0	2,056,899	0	0.00 %	0	0	129,361	(129,361)	end of 14	
94,110	end of 15	89	778,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	0	131,948	(131,948)	end of 15	
102,993	end of 16	90	802,353	0	1,300,489	0	93,649	0	2,196,491	0	0.00 %	0	0	134,587	(134,587)	end of 16	
113,086	end of 17	91	826,423	0	1,346,006	0	97,395	0	2,269,824	0	0.00 %	0	0	137,278	(137,278)	end of 17	
124,630	end of 18	92	851,216	0	1,393,116	0	101,291	0	2,345,623	0	0.00 %	0	0	140,024	(140,024)	end of 18	
137,932	end of 19	93	876,753	0	1,441,875	0	105,342	0	2,423,970	0	0.00 %	0	0	142,825	(142,825)	end of 19	
151,776	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0.00 %	0	0	145,681	(145,681)	end of 20	
				0		0		0		0	0			0	2,429,736	(2,429,736)	

Step 2: Account Name: Edit the name if you chose too.

Manage Account

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

Account name: **Brokerage Account**

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider: Based on John's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type:

- Start payout from income rider
- Annuitize (for years certain) 1.0 %
- Liquidate or annuitize
 - 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 1-24, Income, Variable

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

Step 3: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow in the Tax Calculation Textbox and select NQ Investments - Dividends and Capital Gains. If you have a taxable investment account you should use the NQ Investments qualification.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: **Tax Income Distributions (Qualified)**

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Year	Income	Variable
1		
2		
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Step 4: NQ Investments-Dividends and Capital Gains: Three new textboxes should have automatically appeared on the screen. Starting Capital Gains, Average Annual Dividends, Trading Style or Turnover.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: **NQ Investments – Dividends and Cap Gai**

Starting Capital Gains:

Average Annual Dividends: 0.0

Trading Style or Turnover: 0.0

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Year	Income	Variable
1		
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Step 5: Starting Capital Gains: SIPS allows you to realize any starting unrealized capital gains in an account. For this

hypothetical example the starting capital gains will be \$250,000.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: []

Average Annual Dividends: 0.0%

Trading Style or Turnover: 0.0%

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Request Additional Rider Remove Income Rider

Step 6: Average Annual Dividends: For this hypothetical example the average annual dividends will be set at 2%. The total hypothetical return is 5%. SIPS automatically calculates tax liabilities for both withdrawals and the annual growth of your account. SIPS will assume 2% of the 5% annual growth is taxed as a dividend each year. The remaining 3% will be allocated as capital gains, which are the profits subject to tax when assets are sold.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: 250,000

Average Annual Dividends: 0.0%

Trading Style or Turnover: 0.0%

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
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Request Additional Rider Remove Income Rider

Step 7: Trading Style or Turnover: You can tell SIPS how frequently the account is traded by using the Trading Style or Turnover textbox. Enter in a number in between 0 to 100 to indicate how frequently the account's assets are traded. A value of 0 means no trading, while 100 indicates a complete annual turnover (all assets sold and re-bought). For this hypothetical example we will use 30%, since this is a managed account that undergoes periodic buying and selling to maintain its investment strategy or rebalance for dividends.

The screenshot shows the 'Manage Account' interface with the following details:

- Account name:** BA
- Initial account balance:** \$500,000
- Hypothetical return:** 3.0 %
- Bonus:** 0.0 %
- Optional:** Account description, Account company, Other (empty fields)
- Tax calculation option:** NQ Investments – Dividends and Cap Gai
- Starting Capital Gains:** 250,000
- Average Annual Dividends:** 2
- Trading Style or Turnover:** 0.0 (highlighted with a red box and arrow)
- Add money later - deferred account:** 0
- Asset plan allocation:** Moderate - max 10.0%
- Risk level:** Moderate
- Account owner:** John
- Account type:** NQ
- Add an income rider:** Based on John's age (selected)
- Structured Income Type:** Income Riders (Start payout from income rider), Liquidate or annuitize (Annuitize for years certain: 1.0 %), Withdrawals (Annual fixed withdrawal, Annual percentage withdrawal: 0.0 %), 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)
- Income Data Table:**

Year	Income	Variable
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Step 8: Structured Income Type Calculated Plan Withdraws: Click on the radio button for Make-up income gap based on target income within the Calculated Plan Withdraws subsection.

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:
 Account company:
 Other:

Tax calculation option
 Starting Capital Gains:
 Average Annual Dividends:
 Trading Style or Turnover:

Add money later - deferred account:
 Years deferred:

Asset plan allocation: [Set](#)
 Risk level:
 Account owner:
 Account type:

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout:

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

Structured Income Type
Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain)
 Liquidate account (in so many years)

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

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Year	Income	Variable
1		
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Step 9: Income Data Table: Click on the text box for year one.

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:
 Account company:
 Other:

Tax calculation option
 Starting Capital Gains:
 Average Annual Dividends:
 Trading Style or Turnover:

Add money later - deferred account:
 Years deferred:

Asset plan allocation: [Set](#)
 Risk level:
 Account owner:
 Account type:

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year:
 Enter manual payout:

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

Structured Income Type
Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain)
 Liquidate account (in so many years)

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

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings

ADD INCOME
[Pick year\(s\)](#)
 OR
[Start year for rest of plan](#)
 OR
[Start year for X years](#)
[Pick year\(s\) to remove](#)
[Remove year to end of plan](#)
[Reset all years](#)

Year	Income	Variable
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Step 10: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$250,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% Sel

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
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Step 11: Income Data Table: The term "makeup" should automatically be filtered into the Income column of the Income Data Table.

Manage Account

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

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$250,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% Sel

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Step 12: Save: Click on the green Save button underneath the Manage Account heading.

Manage Account

Account name: BA

Initial account balance: \$500,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional:

Account description: []

Account company: []

Other: []

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$250,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: NQ

Add an income rider:

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 13: Structured Income Plan: You should have automatically be taken back to the structured income plan.

Structured Income Planning

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		Accounts													
20 years		BA			IRA			ROTH							
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
View Beneficial RMD	net return	75													
REGULAR RMD	initial amount		500,000		750,000	3.50 %	John IRA	4.00 %	1,300,000				Manage	from total	
	bonus %		0.00 %		0.00 %				0	Subtotal of account incomes			Infl Factor	income to	
	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000				2.00 %	target	
	total RMD														
30,488	end of 1	75	415,000	100,000	776,250	0	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
32,753	end of 2	76	325,450	102,000	803,419	0	54,080	0	1,182,949	102,000	8.21 %	102,000	102,000	0	end of 2
35,084	end of 3	77	231,174	104,040	831,538	0	56,243	0	1,118,955	104,040	8.80 %	104,040	104,040	0	end of 3
37,797	end of 4	78	131,988	106,121	860,642	0	58,493	0	1,051,123	106,121	9.48 %	106,121	106,121	0	end of 4
40,789	end of 5	79	27,704	108,243	890,765	0	60,833	0	979,302	108,243	10.30 %	108,243	108,243	0	end of 5
44,097	end of 6	80	0	28,535	921,941	0	63,266	0	985,207	28,535	2.91 %	28,535	110,408	(81,873)	end of 6
47,523	end of 7	81	0	0	954,209	0	65,797	0	1,020,006	0	0.00 %	0	112,616	(112,616)	end of 7
51,579	end of 8	82	0	0	987,607	0	68,428	0	1,056,035	0	0.00 %	0	114,869	(114,869)	end of 8
55,797	end of 9	83	0	0	1,022,173	0	71,166	0	1,093,338	0	0.00 %	0	117,166	(117,166)	end of 9
60,844	end of 10	84	0	0	1,057,949	0	74,012	0	1,131,961	0	0.00 %	0	119,509	(119,509)	end of 10
66,122	end of 11	85	0	0	1,094,977	0	76,973	0	1,171,950	0	0.00 %	0	121,899	(121,899)	end of 11
72,038	end of 12	86	0	0	1,133,301	0	80,052	0	1,213,353	0	0.00 %	0	124,337	(124,337)	end of 12
78,701	end of 13	87	0	0	1,172,967	0	83,254	0	1,256,220	0	0.00 %	0	126,824	(126,824)	end of 13
85,618	end of 14	88	0	0	1,214,020	0	86,584	0	1,300,604	0	0.00 %	0	129,361	(129,361)	end of 14
94,110	end of 15	89	0	0	1,256,511	0	90,047	0	1,346,558	0	0.00 %	0	131,948	(131,948)	end of 15
102,993	end of 16	90	0	0	1,300,489	0	93,649	0	1,394,138	0	0.00 %	0	134,587	(134,587)	end of 16
113,086	end of 17	91	0	0	1,346,006	0	97,395	0	1,443,401	0	0.00 %	0	137,278	(137,278)	end of 17
124,630	end of 18	92	0	0	1,393,116	0	101,291	0	1,494,407	0	0.00 %	0	140,024	(140,024)	end of 18
137,932	end of 19	93	0	0	1,441,875	0	105,342	0	1,547,218	0	0.00 %	0	142,825	(142,825)	end of 19
151,776	end of 20	94	0	0	1,492,341	0	109,556	0	1,601,897	0	0.00 %	0	145,681	(145,681)	end of 20
					548,940		0	0	548,940			548,940	2,429,736	(1,880,796)	

Step 14: BA Income Column: On the Income side of the BA Account it should have automatically be showing the

Manage Account

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

Account name: **IRA**

Initial account balance: \$750,000

Hypothetical return: 3.5%

Bonus: 0.0%

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Step 17: Tax Calculation Option Textbox: The default setting for should be set at Tax Income Distributions (Qualified). If you have any type of qualified account like an IRA, 401(k), 403B, they should be marked as Tax Income Distributions (Qualified).

Manage Account

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

Account name: **IRA**

Initial account balance: \$750,000

Hypothetical return: 3.5%

Bonus: 0.0%

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Request Additional Rider Remove Income Rider

Step 18: Structured Income Type Calculated Plan Withdrawals: Click on the radio button for Make-up total owners

RMD from one account within the Calculated Plan Withdraws subsection.

Manage Account

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

Account name: IRA

Initial account balance: \$750,000

Hypothetical return: 3.5 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% Sel

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 19: Income Data Table: Click on the text box for year one.

Manage Account

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

Account name: IRA

Initial account balance: \$750,000

Hypothetical return: 3.5 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderate - max 10.0% Sel

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 20: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) 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: \$750,000

Hypothetical return: 3.5%

Bonus: 0.0%

Optional: Account description, Account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Additional money later - deferred account: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: IRA

Add an income rider: Based on John's age

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Structured Income Type

Income Riders: Start payout from income rider

Liquidity or annuitize: Annuitize (for years certain) 1.0%

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

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: Table with columns Year, Income, Variable

Step 23: Structured Income Plan: You should have automatically be taken back to the structured income plan.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		Accounts															
20 years		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year		
View Beneficial RMD	net return	75	3.00 %	750,000	3.50 %	John IRA	4.00 %	50,000	1,300,000	Subtotal of account incomes		100,000	100,000	0	end of 1		
REGULAR RMD	initial amount		500,000	750,000	50,000	John inc	0.00 %	0	1,300,000			102,000	102,000	0	end of 2		
across all accounts	bonus %		0.00 %	750,000	John inc	0.00 %	0	0	1,300,000			104,040	104,040	0	end of 3		
John	w/bonus		500,000	750,000	John inc	0.00 %	0	0	1,300,000			106,121	106,121	0	end of 4		
total RMD			500,000	750,000	John inc	0.00 %	0	0	1,300,000			108,243	108,243	0	end of 5		
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 6		
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 7		
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 8		
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 9		
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 10		
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 11		
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 12		
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 13		
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 14		
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 15		
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 16		
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 17		
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 18		
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 19		
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 20		
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 17		
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 18		
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 19		
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 20		
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20		
				569,474		789,581		0		1,359,055		1,359,055	2,429,736	(1,070,681)			

Step 24: IRA Account: On the Income side of the IRA Account it should have automatically be showing the withdrawn amounts.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
View Beneficial RMD															
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000				Manage	from total income to target	
across all accounts	initial amount		500,000		750,000	John inc	0.00 %		0	Subtotal of account incomes			Manage		
John	bonus %		0.00 %		0.00 %								Manage		
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000				Manage		
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 6
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20
					569,474		789,581		0	1,359,055		1,359,055	2,429,736	(1,070,681)	

Step 25: Manage: Click on the manage button located in the ROTH Column within the ROTH Account.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
View Beneficial RMD															
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000				Manage	from total income to target	
across all accounts	initial amount		500,000		750,000	John inc	0.00 %		0	Subtotal of account incomes			Manage		
John	bonus %		0.00 %		0.00 %								Manage		
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000				Manage		
30,488	end of 1	75	445,488	69,512	745,762	30,488	52,000	0	1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1
31,467	end of 2	76	388,319	70,533	740,397	31,467	54,080	0	1,182,796	102,000	8.21 %	102,000	102,000	0	end of 2
32,332	end of 3	77	328,260	71,708	733,979	32,332	56,243	0	1,118,483	104,040	8.80 %	104,040	104,040	0	end of 3
33,363	end of 4	78	265,350	72,758	726,306	33,363	58,493	0	1,050,149	106,121	9.49 %	106,121	106,121	0	end of 4
34,422	end of 5	79	199,490	73,821	717,304	34,422	60,833	0	977,627	108,243	10.31 %	108,243	108,243	0	end of 5
35,510	end of 6	80	130,576	74,898	706,900	35,510	63,266	0	900,742	110,408	11.29 %	110,408	110,408	0	end of 6
36,438	end of 7	81	58,315	76,178	695,203	36,438	65,797	0	819,315	112,616	12.50 %	112,616	112,616	0	end of 7
37,579	end of 8	82	0	60,065	681,957	37,579	68,428	0	750,385	97,643	11.92 %	97,643	114,869	(17,225)	end of 8
38,529	end of 9	83	0	0	667,297	38,529	71,166	0	738,462	38,529	5.14 %	38,529	117,166	(78,637)	end of 9
39,720	end of 10	84	0	0	650,932	39,720	74,012	0	724,944	39,720	5.38 %	39,720	119,509	(79,789)	end of 10
40,683	end of 11	85	0	0	633,031	40,683	76,973	0	710,004	40,683	5.61 %	40,683	121,899	(81,216)	end of 11
41,647	end of 12	86	0	0	613,540	41,647	80,052	0	693,592	41,647	5.87 %	41,647	124,337	(82,691)	end of 12
42,607	end of 13	87	0	0	592,407	42,607	83,254	0	675,661	42,607	6.14 %	42,607	126,824	(84,217)	end of 13
43,241	end of 14	88	0	0	569,900	43,241	86,584	0	656,484	43,241	6.40 %	43,241	129,361	(86,119)	end of 14
44,178	end of 15	89	0	0	545,668	44,178	90,047	0	635,716	44,178	6.73 %	44,178	131,948	(87,770)	end of 15
44,727	end of 16	90	0	0	520,040	44,727	93,649	0	613,689	44,727	7.04 %	44,727	134,587	(89,860)	end of 16
45,221	end of 17	91	0	0	493,020	45,221	97,395	0	590,415	45,221	7.37 %	45,221	137,278	(92,058)	end of 17
45,650	end of 18	92	0	0	464,626	45,650	101,291	0	565,917	45,650	7.73 %	45,650	140,024	(94,374)	end of 18
46,003	end of 19	93	0	0	434,885	46,003	105,342	0	540,228	46,003	8.13 %	46,003	142,825	(96,822)	end of 19
45,777	end of 20	94	0	0	404,329	45,777	109,556	0	513,885	45,777	8.47 %	45,777	145,681	(99,904)	end of 20
					569,474		789,581		0	1,359,055		1,359,055	2,429,736	(1,070,681)	

Step 26: Account Name: Edit the name if you chose too.

Manage Account

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

Account name: **ROTH**

Initial account balance: \$50,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: Roth

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Step 27: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow location in the Tax Calculation Textbox and select Do Noth Tax (Roth) since this is a ROTH account and the money is not taxable.

Manage Account

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

Account name: **ROTH**

Initial account balance: \$50,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate - max 10.0%

Risk level: Moderate

Account owner: John

Account type: Roth

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
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Step 28: Structured Income Type Withdrawals: Click on the radio button for Annual Fixed Withdrawal.

Manage Account

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

Account name: **ROTH**
 Initial account balance: **\$50,000**
 Hypothetical return: **4.0 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account:
 Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%** [Sel](#)

Risk level: **Moderate**

Account owner: **John**
 Account type: **Roth**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Year	Income	Variable
1		
2		
3		
4		
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Step 29: Annual Fixed Withdrawal Textbox: Type in the yearly amount that you would like to withdraw.

Manage Account

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

Account name: **ROTH**
 Initial account balance: **\$50,000**
 Hypothetical return: **4.0 %**
 Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account:
 Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%** [Sel](#)

Risk level: **Moderate**

Account owner: **John**
 Account type: **Roth**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

[Remove year to end of plan](#)

[Reset all years](#)

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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24		

Step 30: Income Data Table: Click on the text box for year one.

Manage Account

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

Account name: **ROTH**

Initial account balance: **\$50,000**

Hypothetical return: **4.0 %**

Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account
 Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%**

Risk level: **Moderate**

Account owner: **John**

Account type: **Roth**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

Structured Income Type

Income Riders
 Start payout from income rider

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

Withdrawals
 Annual fixed withdrawal **1,000**
 Annual percentage withdrawal **0.0 %**
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years
 0
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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Request Additional Rider Remove Income Rider

Step 31: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.

Manage Account

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

Account name: **ROTH**

Initial account balance: **\$50,000**

Hypothetical return: **4.0 %**

Bonus: **0.0 %**

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account
 Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%**

Risk level: **Moderate**

Account owner: **John**

Account type: **Roth**

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: **12.0**
 Enter manual payout:

Structured Income Type

Income Riders
 Start payout from income rider

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

Withdrawals
 Annual fixed withdrawal **1,000**
 Annual percentage withdrawal **0.0 %**
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings

ADD INCOME

Pick year(s)
 OR
Start year for rest of plan
 OR
 Start year for X years
 0
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
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Request Additional Rider Remove Income Rider

Step 32: Income Data Table: The term "fixed" should automatically be filtered into the Income column and \$1,000 should automatically be put in the Variable column of the Income Data Table.

Manage Account

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

Account name: **ROTH**

Initial account balance: **\$50,000**

Hypothetical return: **4.0 %**

Bonus: **0.0 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account

Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%** [Sel](#)

Risk level: **Moderate**

Account owner: **John**

Account type: **Roth**

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

OR

[Remove year to end of plan](#)

[Reset all years](#)

Year	Income	Variable
<input type="checkbox"/> 1	fixed	1000
<input type="checkbox"/> 2	fixed	1000
<input type="checkbox"/> 3	fixed	1000
<input type="checkbox"/> 4	fixed	1000
<input type="checkbox"/> 5	fixed	1000
<input type="checkbox"/> 6	fixed	1000
<input type="checkbox"/> 7	fixed	1000
<input type="checkbox"/> 8	fixed	1000
<input type="checkbox"/> 9	fixed	1000
<input type="checkbox"/> 10	fixed	1000
<input type="checkbox"/> 11	fixed	1000
<input type="checkbox"/> 12	fixed	1000
<input type="checkbox"/> 13	fixed	1000
<input type="checkbox"/> 14	fixed	1000
<input type="checkbox"/> 15	fixed	1000
<input type="checkbox"/> 16	fixed	1000
<input type="checkbox"/> 17	fixed	1000
<input type="checkbox"/> 18	fixed	1000
<input type="checkbox"/> 19	fixed	1000
<input type="checkbox"/> 20	fixed	1000
<input type="checkbox"/> 21	fixed	1000
<input type="checkbox"/> 22	fixed	1000
<input type="checkbox"/> 23	fixed	1000
<input type="checkbox"/> 24	fixed	1000

Step 33: Save: Click on the green Save button underneath the Manage Account heading.

Manage Account

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

Account name: **ROTH**

Initial account balance: **\$50,000**

Hypothetical return: **4.0 %**

Bonus: **0.0 %**

Optional

Account description:

Account company:

Other:

Tax calculation option: **Do not Tax (Roth)**

Add money later - deferred account

Years deferred: **0**

Asset plan allocation: **Moderate - max 10.0%** [Sel](#)

Risk level: **Moderate**

Account owner: **John**

Account type: **Roth**

Add an income rider

Based on: John's age Client2's age Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) **1.0 %**

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#)

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

OR

[Remove year to end of plan](#)

[Reset all years](#)

Year	Income	Variable
<input type="checkbox"/> 1	fixed	1000
<input type="checkbox"/> 2	fixed	1000
<input type="checkbox"/> 3	fixed	1000
<input type="checkbox"/> 4	fixed	1000
<input type="checkbox"/> 5	fixed	1000
<input type="checkbox"/> 6	fixed	1000
<input type="checkbox"/> 7	fixed	1000
<input type="checkbox"/> 8	fixed	1000
<input type="checkbox"/> 9	fixed	1000
<input type="checkbox"/> 10	fixed	1000
<input type="checkbox"/> 11	fixed	1000
<input type="checkbox"/> 12	fixed	1000
<input type="checkbox"/> 13	fixed	1000
<input type="checkbox"/> 14	fixed	1000
<input type="checkbox"/> 15	fixed	1000
<input type="checkbox"/> 16	fixed	1000
<input type="checkbox"/> 17	fixed	1000
<input type="checkbox"/> 18	fixed	1000
<input type="checkbox"/> 19	fixed	1000
<input type="checkbox"/> 20	fixed	1000
<input type="checkbox"/> 21	fixed	1000
<input type="checkbox"/> 22	fixed	1000
<input type="checkbox"/> 23	fixed	1000
<input type="checkbox"/> 24	fixed	1000

Step 34: Structured Income Plan: You should have automatically be taken back to the structured income plan.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		Accounts									Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
20 years		BA			IRA			ROTH									
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income							
<a>View Beneficial RMD																	
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %				1,300,000	Subtotal of account incomes			<a>Manage	from total income to target	
across all accounts	initial amount		500,000		750,000	John inc	0.00 %		50,000		0				<a>Manage		
John	bonus %		0.00 %		0.00 %				0.00 %		0						
total RMD	w/bonus		500,000	<a>Manage	750,000	<a>Manage	50,000	<a>Manage			1,300,000				2.00 %		
30,488	end of 1	75	446,488	68,512	745,762	30,488	51,000	1,000	1,243,250	100,000	7.69 %	100,000	110,408	110,408	0	end of 1	
31,467	end of 2	76	390,349	69,533	740,397	31,467	52,040	1,000	1,182,786	102,000	8.21 %	102,000	112,616	102,000	0	end of 2	
32,332	end of 3	77	331,351	70,708	733,979	32,332	53,122	1,000	1,118,452	104,040	8.80 %	104,040	114,869	104,040	0	end of 3	
33,363	end of 4	78	269,534	71,758	726,306	33,363	54,246	1,000	1,050,086	106,121	9.49 %	106,121	117,166	106,121	0	end of 4	
34,422	end of 5	79	204,799	72,821	717,304	34,422	55,416	1,000	977,519	108,243	10.31 %	108,243	119,509	108,243	0	end of 5	
35,510	end of 6	80	137,045	73,898	706,900	35,510	56,633	1,000	900,578	110,408	11.30 %	110,408	121,899	110,408	0	end of 6	
36,438	end of 7	81	65,978	75,178	695,203	36,438	57,898	1,000	819,080	112,616	12.51 %	112,616	124,337	112,616	0	end of 7	
37,579	end of 8	82	0	67,957	681,957	37,579	59,214	1,000	741,171	106,536	13.01 %	106,536	126,824	114,869	(8,333)	end of 8	
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	39,529	129,361	117,166	(77,637)	end of 9	
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	40,720	131,948	119,509	(78,789)	end of 10	
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	41,683	124,337	121,899	(80,216)	end of 11	
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	42,647	126,824	124,337	(81,691)	end of 12	
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	43,607	129,361	126,824	(83,217)	end of 13	
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	44,241	131,948	129,361	(85,119)	end of 14	
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	45,178	134,587	131,948	(86,770)	end of 15	
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	45,727	137,278	134,587	(88,860)	end of 16	
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	46,221	140,024	137,278	(91,058)	end of 17	
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	46,650	142,825	140,024	(93,374)	end of 18	
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	47,003	145,681	142,825	(95,822)	end of 19	
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	46,777	148,581	145,681	(98,904)	end of 20	
					570,366		789,581		20,000		1,379,947		1,379,947	2,429,736	(1,049,789)		

Step 35: ROTH Account: On the Income side of the ROTH Account it should have automatically be showing the withdrawn amounts.

Structured Income Planning

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

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon		Accounts									Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
20 years		BA			IRA			ROTH									
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income							
<a>View Beneficial RMD																	
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %				1,300,000	Subtotal of account incomes			<a>Manage	from total income to target	
across all accounts	initial amount		500,000		750,000	John inc	0.00 %		50,000		0				<a>Manage		
John	bonus %		0.00 %		0.00 %				0.00 %		0						
total RMD	w/bonus		500,000	<a>Manage	750,000	<a>Manage	50,000	<a>Manage			1,300,000				2.00 %		
30,488	end of 1	75	446,488	68,512	745,762	30,488	51,000	1,000	1,243,250	100,000	7.69 %	100,000	110,408	100,000	0	end of 1	
31,467	end of 2	76	390,349	69,533	740,397	31,467	52,040	1,000	1,182,786	102,000	8.21 %	102,000	112,616	102,000	0	end of 2	
32,332	end of 3	77	331,351	70,708	733,979	32,332	53,122	1,000	1,118,452	104,040	8.80 %	104,040	114,869	104,040	0	end of 3	
33,363	end of 4	78	269,534	71,758	726,306	33,363	54,246	1,000	1,050,086	106,121	9.49 %	106,121	117,166	106,121	0	end of 4	
34,422	end of 5	79	204,799	72,821	717,304	34,422	55,416	1,000	977,519	108,243	10.31 %	108,243	119,509	108,243	0	end of 5	
35,510	end of 6	80	137,045	73,898	706,900	35,510	56,633	1,000	900,578	110,408	11.30 %	110,408	121,899	110,408	0	end of 6	
36,438	end of 7	81	65,978	75,178	695,203	36,438	57,898	1,000	819,080	112,616	12.51 %	112,616	124,337	112,616	0	end of 7	
37,579	end of 8	82	0	67,957	681,957	37,579	59,214	1,000	741,171	106,536	13.01 %	106,536	126,824	114,869	(8,333)	end of 8	
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	39,529	129,361	117,166	(77,637)	end of 9	
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	40,720	131,948	119,509	(78,789)	end of 10	
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	41,683	124,337	121,899	(80,216)	end of 11	
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	42,647	126,824	124,337	(81,691)	end of 12	
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	43,607	129,361	126,824	(83,217)	end of 13	
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	44,241	131,948	129,361	(85,119)	end of 14	
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	45,178	134,587	131,948	(86,770)	end of 15	
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	45,727	137,278	134,587	(88,860)	end of 16	
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	46,221	140,024	137,278	(91,058)	end of 17	
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	46,650	142,825	140,024	(93,374)	end of 18	
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	47,003	145,681	142,825	(95,822)	end of 19	
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	46,777	148,581	145,681	(98,904)	end of 20	
					570,366		789,581		20,000		1,379,947		1,379,947	2,429,736	(1,049,789)		

Part Three: Verifying the Projections

Step 1: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

		Accounts																
Planning Horizon		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year	
View Beneficial RMD																		
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %				1,300,000	Subtotal of account incomes			Manage	from total income to target		
across all accounts	initial amount		500,000	0.00 %	750,000	0.00 %	50,000	0.00 %			0				Manage			
John	bonus %		500,000		750,000	John inc					1,300,000				2.00 %			
total RMD	w/bonus			Manage		Manage		Manage										
30,488	end of 1	75	446,488	68,512	745,762	30,488	51,000	1,000			1,243,250	100,000	7.69 %	100,000	100,000	0	end of 1	
31,467	end of 2	76	390,349	69,533	740,397	31,467	52,040	1,000			1,182,786	102,000	8.21 %	102,000	102,000	0	end of 2	
32,332	end of 3	77	331,351	70,708	733,979	32,332	53,122	1,000			1,118,452	104,040	8.80 %	104,040	104,040	0	end of 3	
33,363	end of 4	78	269,534	71,758	726,306	33,363	54,246	1,000			1,050,086	106,121	9.49 %	106,121	106,121	0	end of 4	
34,422	end of 5	79	204,799	72,821	717,304	34,422	55,416	1,000			977,519	108,243	10.31 %	108,243	108,243	0	end of 5	
35,510	end of 6	80	137,045	73,898	706,900	35,510	56,633	1,000			900,578	110,408	11.30 %	110,408	110,408	0	end of 6	
36,438	end of 7	81	65,978	75,178	695,203	36,438	57,898	1,000			819,080	112,616	12.51 %	112,616	112,616	0	end of 7	
37,579	end of 8	82	0	67,957	681,957	37,579	59,214	1,000			741,171	106,536	13.01 %	106,536	114,869	(8,333)	end of 8	
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000			727,879	39,529	5.33 %	39,529	117,166	(77,637)	end of 9	
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000			712,938	40,720	5.60 %	40,720	119,509	(78,789)	end of 10	
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000			696,518	41,683	5.85 %	41,683	121,899	(80,216)	end of 11	
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000			678,566	42,647	6.12 %	42,647	124,337	(81,691)	end of 12	
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000			659,034	43,607	6.43 %	43,607	126,824	(83,217)	end of 13	
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000			638,192	44,241	6.71 %	44,241	129,361	(85,119)	end of 14	
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000			615,692	45,178	7.08 %	45,178	131,948	(86,770)	end of 15	
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000			591,864	45,727	7.43 %	45,727	134,587	(88,860)	end of 16	
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000			566,718	46,221	7.81 %	46,221	137,278	(91,058)	end of 17	
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000			540,271	46,650	8.23 %	46,650	140,024	(93,374)	end of 18	
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000			512,557	47,003	8.70 %	47,003	142,825	(95,822)	end of 19	
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000			484,107	46,777	9.13 %	46,777	145,681	(98,904)	end of 20	
			570,366			789,581			20,000			1,379,947			1,379,947	2,429,736	(1,049,789)	

Step 2: Use Advanced Tax Planning: Click on the green Use Advanced Tax Planning button underneath the Manage Tax heading.

Manage Tax

[Save](#) [Cancel](#) [Use Basic Tax Planning](#) [Use Advanced Tax Planning](#)

Tax name:

Starting effective tax rate:

Tax description:

Tax Adjustments

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

OR OR (0) OR OR OR

Step 3: Create Tax Scenario for Year Dropdown Arrow: Click on the dropdown arrow in the text box and select which tax year you would like a scenario to be created for. (2025).

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning


Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: **Approx Income Tax**

Pre 2018 tax rate: **0.0 %**

Tax description:

Filing Option: **John**

Create Tax Scenario for Year: 

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 4: Create Tax Scenario for Year: Click on the green Create Tax Scenario button.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning


Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Tax name: **Approx Income Tax**

Pre 2018 tax rate: **0.0 %**

Tax description:

Filing Option: **John**

Create Tax Scenario for Year: 

Year	Cap Gains not in Accounts	Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							

Step 5: Cashflow and Tax Advisor: You will automatically be taken to the Cashflow and Tax Advisor page.

Cashflow and Tax Advisor

Tax Filing: John | 2025 (PROV) |

	Cash Flow	Tax Return
Income		
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,417
4 Client 2 Distributions		
4 Other		
4 Pensions		
4 Annuities		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
51 Self Employ Biz - QBI		
51 Self Employ Biz - not QBI		
51 Sch E (no SE Tax) - QBI		
51 Sch E (no SE Tax) - not QBI		
51 All Other Schedule 1 Income		
51 SE Tax Deduction		
51 All Other Adj to Income		
11 Income Total \$		160,431
Expenses		
Medical Expenses (7.5%)		
Property & State Taxes		
Mortgage Interest		
Charities		
All other Schedule A		
Mortgage - Rent		
Home Insurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Cars		
Car Insurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		
Food and Grocery		
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		
Credit Cards		
Savings		
Other Expenses		
Income Taxes		
Expenses Total		
Income Taxes		
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
13 Qual Biz Income Deduction		
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
19 Enter Tax Credits		
23 Self Employment Taxes		
24 Approximate Tax Calc		18,377
Approximate State Tax Calc		%
Discretionary Income	(18,377)	
Used on "Print 1040" Form Only		
254 Tax Payments Withheld		
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund		18,377
37 Amount you owe		18,377

Step 6: Condense: Click on the green Condense button underneath the Cashflow and Tax Advisor heading.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel **Condense** Hide Tax Advisor Add Scenario Calculate

Tax Filing: John | 2025 (PROV)

2025 Taxes

Income	Cash Flow	Tax Return
1 Wages		
2a Tax Exempt Int		
2b Taxable Interest		
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
4 Client 2 Distributions		
4 Other		
4 Pensions		
4 Annuities		
4 Other		
4 Roth Conversion		
6a Client1 Social Security		
6a Client2 Social Security		
6b Total Social Security		
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
S1 Self Employ Biz - QBI		
S1 Self Employ Biz - not QBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
S1 All Other Schedule 1 Income		
S1 SE Tax Deduction		
S1 All Other Adj to Income		
11 Income Total \$		160,431

Step 7: Qualified Dividends: SIPS treats dividend from investment accounts as qualified.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025 Taxes

Income	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses

Expenses Total \$

Income Taxes

	overrides	
Standard Deduction		17,000
12 Largest Ded - Sched A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 8: All Dividends: These are the dividends from the non-qualified investment account.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025 Taxes

	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3 All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses

Expenses Total \$

Income Taxes

	overrides	
Standard Deduction		17,000
12 Largest Ded - Sched A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 9: IRA Distributions Tax Return: This amount is equal to the RMD amounts that was withdrawn in 2025.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025 Taxes

	Cash Flow	Tax Return
Income		
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses

Expenses Total \$

	overrides	
Income Taxes		
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 10: Short Term and Long-Term Capital Gains Tax Return: These are the amounts that were withdrawn from the short term and long term capital gains from the brokerage account.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)
Hide Delete

2025 Taxes

	Cash Flow	Tax Return
Income		
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses

Expenses Total \$

	overrides	
Income Taxes		
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 11: Effective Tax Rate: Take note of the effective tax rate. This will automatically be correlated in the year 1 of the structured income plan. The effective tax rate is rounded on the income plan for display purposes.

Doe, John

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

Cashflow and Tax Advisor

[Edit](#) [Save](#) [Cancel](#) [Uncondense](#) [Hide Tax Advisor](#) [Add Scenario](#) [Calculate](#)

Tax Filing John 2025 (PROV)
[Hide](#) [Delete](#)

2025 Taxes

Income	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses

Expenses Total \$

Income Taxes	overrides	
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket	11.5 % Eff Tax Rate
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 12: Approximate Tax Calc: Take note of the Tax Return calculation. The dollar amount will match the cash flow and tax advisor page to be an exact amount.

Doe, John

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

Cashflow and Tax Advisor

[Edit](#) [Save](#) [Cancel](#) [Uncondense](#) [Hide Tax Advisor](#) [Add Scenario](#) [Calculate](#)

Tax Filing John 2025 (PROV)
[Hide](#) [Delete](#)

2025 Taxes

Income	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses
Expenses Total \$

Income Taxes	overrides	
Standard Deduction		17,000
12 Largest Ded - Sched A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only
37 Amount you owe 18,377
[Print 1040](#)

Step 13: Save: Click on the green Save button underneath the Cashflow and Tax Advisor subheading.

Doe, John

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

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025 Taxes

Income	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses
Expenses Total \$

Income Taxes	overrides	
Standard Deduction		17,000
12 Largest Ded - Sched A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$		(18,377)

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 14: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

Doe, John

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing John 2025 (PROV)

Hide Delete

2025 Taxes

Income	Cash Flow	Tax Return
3a Qualified Dividends		10,000
3b All Dividends		10,000
4 IRA Distributions		30,487
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
11 Income Total \$		160,431

Expenses
Expenses Total \$

Income Taxes	overrides	
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
Cap Gains and Qual Dividnds		106,994
15 TAXABLE INCOME		143,431
	12 % Tax Bracket 11.5 % Eff Tax Rate	
24 Approximate Tax Calc		18,377
Discretionary Income \$	(18,377)	

Used on "Print 1040" Form Only

37 Amount you owe	18,377
	Print 1040

Step 15: Edit: Click the green Edit button underneath the Structured Income Planning heading.

Structured Income Planning

Edit Dynamic Mode

Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon	Year	Accounts						Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year
		John	Account	Income	Account	Income	Account								
net return	75	3.00 %			3.50 %	John IRA	4.00 %								
initial amount		500,000			750,000	50,000		1,300,000	Subtotal of account incomes						
bonus % w/bonus		0.00 %			0.00 %	John inc	0.00 %	0				Infl Factor	from total income to target		
		500,000			750,000	50,000		1,300,000				2.00 %			
end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)	100,000	100,000	0	end of 1
end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)	102,000	102,000	0	end of 2
end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)	104,040	104,040	0	end of 3
end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)	106,121	106,121	0	end of 4
end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)	108,243	108,243	0	end of 5
end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)	110,408	110,408	0	end of 6
end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)	112,616	112,616	0	end of 7
end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)	58,687	114,869	(56,182)	end of 8
end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)	37,551	117,166	(79,615)	end of 9
end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)	38,649	119,509	(80,860)	end of 10
end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)	39,547	121,899	(82,352)	end of 11
end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)	40,447	124,337	(83,891)	end of 12
end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)	41,345	126,824	(85,479)	end of 13
end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)	41,956	129,361	(87,404)	end of 14
end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)	42,836	131,948	(89,111)	end of 15
end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)	43,375	134,587	(91,212)	end of 16
end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)	43,866	137,278	(93,413)	end of 17
end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)	44,302	140,024	(95,722)	end of 18
end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)	44,671	142,825	(98,154)	end of 19
end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)	44,532	145,681	(101,149)	end of 20
				563,206		789,581		20,000	1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

Step 16: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

		Accounts																	
		BA			IRA			ROTH			Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year			
View Beneficial RMD																			
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage		Manage	from total income to target				
access all accounts	initial amount		500,000		750,000	John inc	0.00 %		0										
John total RMD	bonus % w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000										
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)	100,000	100,000	0	end of 1			
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)	102,000	102,000	0	end of 2			
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)	104,040	104,040	0	end of 3			
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)	106,121	106,121	0	end of 4			
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)	108,243	108,243	0	end of 5			
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)	110,408	110,408	0	end of 6			
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)	112,616	112,616	0	end of 7			
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)	58,687	114,869	(56,182)	end of 8			
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)	37,551	117,166	(79,615)	end of 9			
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)	38,649	119,509	(80,860)	end of 10			
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)	39,547	121,899	(82,352)	end of 11			
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)	40,447	124,337	(83,891)	end of 12			
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)	41,345	126,824	(85,479)	end of 13			
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)	41,956	129,361	(87,404)	end of 14			
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)	42,836	131,948	(89,111)	end of 15			
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)	43,375	134,587	(91,212)	end of 16			
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)	43,866	137,278	(93,413)	end of 17			
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)	44,302	140,024	(95,722)	end of 18			
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)	44,671	142,825	(98,154)	end of 19			
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)	44,532	145,681	(101,149)	end of 20			
			563,206		789,581		20,000		1,372,786			(67,594)	1,305,192	2,429,736	(1,124,544)				

Step 17: Column Display Options: Click on the green View Tax Rates button within the Column Display Options table.

Column Display Options

[Hide RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

Account and Income Grouping

Accounts

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

Incomes

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	■ Sel
Group 2		■ Sel
Group 3		■ Sel
Group 4		■ Sel
Group 5		■ Sel

Incomes

Group	Title	Color
Group 1	Incomes	■ Sel
Group 2		■ Sel
Group 3		■ Sel
Group 4		■ Sel
Group 5		■ Sel

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 18: Structured Income Plan Inc Tax Column: You will automatically be taken back to the Structured Income

Planning Page and the Effective Tax Rate accurately reflects the percentage configured in the cash flow and tax advisor column. The Approximate Tax Calculation amount should automatically display the accurate amount.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Eff Tax Rate		Manage Infl Factor	from total income to target		
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1	
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2	
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3	
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4	
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5	
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6	
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7	
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8	
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9	
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10	
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11	
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12	
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13	
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14	
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15	
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16	
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17	
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18	
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19	
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20	
					563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

Step 19: Save: Click on the green Save button underneath the Structured Income Planning Heading.

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Tax Calculation Option: Adding Assets into a Structured Income Plan

Planning Horizon: 20 years

Accounts: BA, IRA, ROTH

Total required	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Approx Income Tax	After Tax Income	Target Inc.	Income Gap	Year	
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1,300,000	Subtotal of account incomes		Manage Eff Tax Rate		Manage Infl Factor	from total income to target		
30,488	end of 1	75	428,111	86,889	745,762	30,488	51,000	1,000	1,224,873	118,377	9.11 %	(18,377)-12%	100,000	100,000	0	end of 1	
31,467	end of 2	76	362,484	78,470	740,397	31,467	52,040	1,000	1,154,921	110,937	9.06 %	(8,937)-8%	102,000	102,000	0	end of 2	
32,332	end of 3	77	298,895	74,463	733,979	32,332	53,122	1,000	1,085,996	107,795	9.33 %	(3,755)-5%	104,040	104,040	0	end of 3	
33,363	end of 4	78	234,062	73,800	726,306	33,363	54,246	1,000	1,014,614	108,163	9.96 %	(2,042)-3%	106,121	106,121	0	end of 4	
34,422	end of 5	79	166,350	74,733	717,304	34,422	55,416	1,000	939,071	110,155	10.86 %	(1,912)-4%	108,243	108,243	0	end of 5	
35,510	end of 6	80	95,567	75,774	706,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,876)-4%	110,408	110,408	0	end of 6	
36,438	end of 7	81	21,385	77,049	695,203	36,438	57,898	1,000	774,486	114,487	13.33 %	(1,871)-4%	112,616	112,616	0	end of 7	
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	741,171	60,605	7.83 %	(1,918)-5%	58,687	114,869	(56,182)	end of 8	
38,529	end of 9	83	0	0	667,297	38,529	60,583	1,000	727,879	39,529	5.33 %	(1,978)-5%	37,551	117,166	(79,615)	end of 9	
39,720	end of 10	84	0	0	650,932	39,720	62,006	1,000	712,938	40,720	5.60 %	(2,071)-5%	38,649	119,509	(80,860)	end of 10	
40,683	end of 11	85	0	0	633,031	40,683	63,486	1,000	696,518	41,683	5.85 %	(2,136)-5%	39,547	121,899	(82,352)	end of 11	
41,647	end of 12	86	0	0	613,540	41,647	65,026	1,000	678,566	42,647	6.12 %	(2,200)-5%	40,447	124,337	(83,891)	end of 12	
42,607	end of 13	87	0	0	592,407	42,607	66,627	1,000	659,034	43,607	6.43 %	(2,262)-5%	41,345	126,824	(85,479)	end of 13	
43,241	end of 14	88	0	0	569,900	43,241	68,292	1,000	638,192	44,241	6.71 %	(2,285)-5%	41,956	129,361	(87,404)	end of 14	
44,178	end of 15	89	0	0	545,668	44,178	70,024	1,000	615,692	45,178	7.08 %	(2,342)-5%	42,836	131,948	(89,111)	end of 15	
44,727	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	(2,352)-5%	43,375	134,587	(91,212)	end of 16	
45,221	end of 17	91	0	0	493,020	45,221	73,697	1,000	566,718	46,221	7.81 %	(2,355)-5%	43,866	137,278	(93,413)	end of 17	
45,650	end of 18	92	0	0	464,626	45,650	75,645	1,000	540,271	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18	
46,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	8.70 %	(2,332)-5%	44,671	142,825	(98,154)	end of 19	
45,777	end of 20	94	0	0	404,329	45,777	79,778	1,000	484,107	46,777	9.13 %	(2,245)-5%	44,532	145,681	(101,149)	end of 20	
					563,206		789,581		20,000		1,372,786		(67,594)	1,305,192	2,429,736	(1,124,544)	

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.

