Tax Calculation Option: Adding Assets into a Structured Income Plan

08/07/2025 1:57 pm EDT

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 expesne 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: Inital Setup

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

Doe, J	ohn ARD L STRUCTURED IN		CASH FLOW AND TAX		ET ALLOCATION AND N	T WORTH I GRAPHS I		n s		PREPARED BY: INITIAL PLAN DATE:	DEMO ADVISOR 01/01/2025
Client Edit Goto Inc	Informatic omes >>	on			CLIE	INT INFORMATION INCO		GOALS AND OBJEC	TIVES RECOMMENDATIONS	ADVISOR NOTES	DISCLOSURE
Case Title Description	Doe, John	9	•					Selection tags	Demo Advisor		Active 🖉
Client one	Last Doe Date of birth 01/01/1950 Current age 75	Initial plan age 75 Retirement age 65	First John Short name John Gender Male V	Client two	Last Date of birth Current age 0	Initial plan age 0 Retirement age 0	First Short name Client2 Gender Female V	Initial plan date Revision date Address City, State, Zip Email Phone Cell Phone Cell Phone	01/01/2025 05/22/2025		

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

Doe. John		PREPARED BY:	DEMO ADVISOR
		INITIAL PLAN DATE:	01/01/2025
CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR	ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS	REVISED PLAN DATE:	05/22/2025
Assets	CLIENT INFORMATION INCOMES ASSETS GOALS AND OBJECTIVES	RECOMMENDATIONS ADVISOR NOTES	DISCLOSURE
Edit Create Planning Scenario			
Current Monetary Assets			
P operty List (homes, rentals, land)			
Oher Assets & Liabilities (boats,RV,collectibles)			

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

Doe, John		PREPARED BY:	DEMO ADVISOR
CLIENT DASHBOARD STRUCTURED INCOME PLANNING CASH FLOW AND TAX ADVISOR ASSI	ET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS	INITIAL PLAN DATE: REVISED PLAN DATE:	01/01/2025
Assats		REVISED FERRENTE.	03/22/2023
Assets	CLIENT INFORMATION INCOMES ASSETS GOALS AND OBJECTIVES	RECOMMENDATIONS ADVISOR NOTES	DISCLOSURE
Edit Save Cancel Add Monetary Asset Add Property Add Other Asset			
Current Monetary Assets			
Property List (homes, ren als, land)			
Other Assets & Liabilities (boats,RV,collectibles)			

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

Doe, John						PREPARED BY:	DEMO ADVISOR
CLIENT DASHBOARD STRUCTURED I	COME PL	NNIN	g CASH	FLOW AND	TAX ADVISO	ASSET ALLOCATION AND NET WORTH GRAPHS REPORTS TOOLS REVISED PLAN DATE:	01/01/2025 05/22/2025
Assets						CLIENT INFORMATION INCOMES ASSETS GOALS AND OBJECTIVES RECOMMENDATIONS ADVISOR NOTES	DISCLOSURE
Edit Save Cancel Add Monetary	Asset A	ld Pro	operty Ad	Other Ass	et		
Current Monotory Accete							
Title	Owner		Tax Qualificati	n Riskles	el Allo	ion Beturn Balance	
	John	~	NQ	∨ n/a	no	Sel 0.0 unsaved	
Property List (homes, rentals	land)						
Other Assets & Liabilities (bo	ats,RV,c	olle	ctibles)				

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

Doe	, John			72.			n P		. 22		PREPARED INITIAL PLAN DA	BY: DEMO ADVISOR TE: 01/01/2025
CLIENT DA	ASHBOARD STRUCTURED	INCOME PLA	NNIN	IG CA	SH FLO	OW AND TAX A	DVISOR ASSET ALLOCATION AND NET WORTH	GRAPHS	REPORTS TOOL	S	REVISED PLAN D	TE: 05/22/2025
Ass	Assets CLIENT INFORMATION INCOMES ASSETS GOALS AND OBJECTIVES RECOMMENDATIONS ADVISOR NOTES DISCLOSU											TES DISCLOSURE
Edit Sa	ve Cancel Add Monetary	Asset Ad	dd Pro	operty A	dd Ot	her Asset						
Curren	Monetary Assets											
Title		Owner		Tax Qualific	ation	Risk Level	Allocation	Retu	rn Balance			
Brokera	e Account	John	~	NQ	~	Mod	Moderate - max 10.0%	Sel	3.0 \$500,000 Del			
IRA		John	~	IRA	~	Mod	Moderate - max 10.0%	Sel 🛛 🕄	3.5 \$750,000 Del			
ROTH		John	~	Roth	~	Mod	Moderate - max 10.0%	Sel 🗾	\$50,000 Del			
Proper	Proper y List (homes, rentals, land)											
Other ,	ssets & Liabilities (bo	bats,RV,c	olle	ctibles)								

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
CLIENT DASHBOARD STRUCTURE	D INCOME PL	ANNIN	IG CA	SH FL	OW AND TAX	ADVISOR ASSET ALLOCATION AND NET WORTH	GRAPHS	REF	PORTS TOOLS		REVISED PLAN DATE:	05/22/2025
Assets Edit Create Planning Scenario						CLIENT INFORM	ATION INC	COMES	ASSETS GOALS AN	D OBJECTIVES	RECOMMENDATIONS ADVISOR NOTES	DISCLOSURE
Current Monetary Assets	Owner		Tax Qualific	ation	Risk Level	Allocation	Return	n Bala	ance			
Brokerage Account	John	~	NQ	~	Mod	Moderate - max 10.0%	Sel 3.	.0	\$500,000			
IRA	John	~	IRA	~	Mod	Moderate - max 10.0%	Sel 3.	.5	\$750,000			
ROTH	John	~	Roth	~	Mod	Moderate - max 10.0%	Sel 4.	.0	\$50,000			
Property List (homes, renta Other Assets & Liabilities (b	lls, land) boats,RV,d	colle	ctibles)									

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.

S E	tructured Income Planning											
S(Pl	I nning 20 years V Brokerage Account IRA ROTH											
	12011		Brokerug									
	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Distribution	Iotal	Year
ir	net return tial amount	75	3.00 % 500,000		3.50 % 750,000	John IRA	4.00 % 50,000		1,300,000	Subtotal		
	bonus %		0.00 %		0.00 %		0.00 %		1 300 000	of account		
H	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	1,343,230	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 8: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning Heading.

Structo			e Plar	nning	dd Target	Edit or Add S	Scenario	lay Ontions				
Scenario Nev	v Scenario						\sim					
Planning	20 years V											
Horizon		Brokerag	ge Account		RA		ROTH					
Year	John	Account	Income	Account	Income	Accourt	Income	Accounts	Planned	Total	Year	
net return	75	3.00 %		3 50 %	John IRA	4 00 %	6	TOTAL	Distribution	income		
initial amount	,	500.000		750.000	COMMINS	50.000		1.300.000	Subtotal			
bonus %		0.00 %		0.00 %		0.00 %	6	0	of account			
w/bonus		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 0	1,343,250	0	0	end of 1	
end of 2	76	530,450	0	803,419	0	54,080	0 0	1,387,949	0	0	end of 2	
end of 3	77	546,364	0	831,538	0	56,243	3 0	1,434,145	0	0	end of 3	
end of 4	78	562,754	0	860,642	0	58,493	3 0	1,481,889	0	0	end of 4	
end of 5	79	579,637	0	890,765	0	60,833	3 0	1,531,234	0	0	end of 5	
end of 6	80	597,026	0	921,941	0	63,266	6 0	1,582,234	0	0	end of 6	
end of 7	81	614,937	0	954,209	0	65,797	7 0	1,634,943	0	0	end of 7	
end of 8	82	633,385	0	987,607	0	68,428	B 0	1,689,420	0	0	end of 8	
end of 9	83	652,386	0	1,022,173	0	71,166	6 0	1,745,725	0	0	end of 9	
end of 10	84	671,958	0	1,057,949	0	74,012	2 0	1,803,919	0	0	end of 10	
end of 11	85	692,117	0	1,094,977	0	76,973	3 0	1,864,066	0	0	end of 11	
end of 12	86	712,880	0	1,133,301	0	80,052	2 0	1,926,233	0	0	end of 12	
end of 13	87	734,267	0	1,172,967	0	83,254	4 0	1,990,487	0	0	end of 13	
end of 14	88	756,295	0	1,214,020	0	86,584	4 0	2,056,899	0	0	end of 14	
end of 15	89	778,983	0	1,256,511	0	90,047	7 0	2,125,542	0	0	end of 15	
end of 16	90	802,353	0	1,300,489	0	93,649	9 0	2,196,491	0	0	end of 16	
end of 17	91	826,423	0	1,346,006	0	97,395	5 0	2,269,824	0	0	end of 17	
end of 18	92	851,216	0	1,393,116	0	101,291	1 0	2,345,623	0	0	end of 18	
end of 19	93	876,753	0	1,441,875	0	105,342	2 0	2,423,970	0	0	end of 19	
end of 20	94	903,055	0	1,492,341	0	109,556	6 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 Scenar Save Cancel	io	
Scenario Delete Current Scenario Rename Current Scenario To	New Scenario	 ▼
Create New Scenario As Replicate Current Scenario As		
Accounts	Also Used in	Replicate Remove Replicate Remove Replicate Remove Valid Account Common Replicate New
Incomes	Also Used In	Add Income Common Replicate New
Target	Also Used In	Add Target Common Replicate New
Tax	Also Used In	V Add Tax Common Replicate New

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

Manage Scenar Save Cancel	io	
Scenario	New Scenario ~]
Rename Current Scenario To	Tax Calculation Option: Adding Assets into a Structured Income Plan	
Create New Cenario As		
Accounts	Also Used In	
IRA ROT		Replicate Remove Replicate Remove Replicate Remove
Incomes	Also Used In	Add Income Common Replicate New
Target	Also Used In	Add Target Common Replicate New
Тах	Also Used in	V Add Tax Common Replicate New

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

Manage Scenar	io	
Scenario Delete Current Scenario Rename Current Scenario To	Tax Calculation Option: Adding Assets into a Structured Income Plan	
Create New Scenario As Replicate Current Scenario As		
Accounts	Also Used In	
IRA ROTH		Replicate Remove Replicate Remove Replicate Remove Vold Account Common Replicate New
Incomes	Also Used In	VAdd Income Common Replicate New
Target	Also Used In	V Add Target Common Replicate New
Tax	Also Used In	V Add Tax Common Replicate New

Manage Scenar	io		
Schario	Tax Calculation Ontion: Adding Assets into a Structured Income Plan	~	
Delete Current Scenario Rename Current Scenario To	Tax balculation option. Adding Assets into a structured income Plan		
Create New Scenario As			
Replicate Current Scenario As			
Ac ounts Brokerage Account IRA ROTH	Also Used in		Replicate Remove Replicate Remove Replicate Remove
Incomes	Also Used in		Add Income Common Replicate New
Target	Also Used In		V Add Target Powerse Bealicate New
Tax	Also Used In		Add Tax Common Replicate New

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.

Structi	Structured Income Planning										
Edit Sava		Aduation Adu			dd Target	dit or Add So	onario Dien	lay Options			
Luit Save C	AUG A							ay options			
Scenario Tax	Calculation O	ption: Adding	Assets into a	Structured In	come Plan		~ <				
							_				
Planning	20 years										
Horizon	20 years	Brokera	ge Account	I	RA	R	OTH				
Vear	lohn	Account	Income	Account	Income	Account	Income	Accounts	Planned	Total	Vear
Teal	30111	Account	income	Account	mcome	Account	meome	Total	Distribution	Income	Teal
net return	75	3.00 %		3.50 %	John IRA	4.00 %		1 000 000			
initial amount		500,000		/50,000		50,000		1,300,000	Subtotal		
bonus %		0.00 %		0.00 %		0.00 %		1 000 000	of account		
W/bonus	75	500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes	0	and of 1
end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0	end of 1
end of 3	70	546 364	0	821 528	0	56 243	0	1,307,949	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	Ő	890 765	0	60,833	0	1,401,009	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	Ő	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.

Struct	Structured Income Planning										
Edit Save C	Cancel Add A	Account Ad	d Income A	dd Inc Tax	dd Target E	Edit or Add Sc	enario Disp	lay Options			
Scenario Tax	Calculation O	ption: Adding	Assets into a	Structured In	come Plan		~				
Planning	20 years										
Horizon	20 jouro	Brokerag	ge Account		RA	R	отн				
								Accounts	Planned	Total	
Year	John	Account	Income	Account	Income	Account	Income	Total	Distribution	Income	Year
net return	75	3.00 %		3.50 %	John IRA	4.00 %					
initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
bonus %		0.00 %		0.00 %		0.00 %		0	of account		
w/bonus		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

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

Column Display Options View RML	O Checks Hide Income Riders View	Death Benefit	View % Distr	ibution View	Comparison	View Tax F	Rates View Calendar Years		
	Account and Income Grou	ping					Group Setup		
	Accounts						Accounts		
	Group 1	Group 2	Group 3	Group 4	Group 5		Title	Color	
Brokerage Account	۲	0	0	0	0	Group 1	Accounts		Sel
IRA	۲	0	0	0	0	Group 2	·	_	Sel
ROTH	۲	0	0	0	0	Group 3		_	Sel
	Incomeo					Group 4	1	_	Sel
	nicomes					Group 5			Sel
Account or income groups must be created in	the sequential order from left to right as	s they appear i	in the Income I	Plan.			Incomes		
You may have to re-order accounts using the E	dit Scenario function to achieve the sec	quence you wa	int for your acc	ount/income	groups.		Title	Color	
Reordering or adding accounts or incomes on	the Edit Scenario function requires that	the above gro	up informatior	be reset.		Group 1	Incomes		Sel
						Group 2			Sel
Reset Condense All Uncondense All						Group 3			Sel
						Group 4			Sel
						Group 5			Sel
						Reset T	Title / Colors Copy Setup To All Scenarios		
Return With Grouping Return Without Groupi	ing								

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

Structured	Income	e Plan	nina									ave Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options								
				del Transa del	l'and a later		Ontines													
Edit Save Cancel Add	Account	I Income Ad	Id Inc Tax A	dd Target E	alt of Add Sce	enario Dispi	ay Options													
Scenario T. O.I. Lut	o		o	D																
Scenario Tax Calculation	Option: Adding	Assets into a	Structured Inc	come Plan		~														
	Planning	20 years 🗸																		
V	Horizon		Brokerag	ge Account		RA	R	отн												
Total required				1		1			Accounte	Planned	Total									
View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Total	Distribution	Income	Year								
REGULAR RMD	net return	75	3.00 %		3 50 %	John IPA	4.00 %													
accross all accounts	initial amount	/5	500,000		750.000	John Inter	50,000		1 300 000	Subtotal										
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account										
total RMD	w/bonus		500.000	Manage	750.000	Manage	50.000	Manage	1.300.000	incomes										
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	8/6,/53	0	1,441,875	0	105,342	0	2,423,970	0	0	end of 19								
151,//6	end of 20	94	903,055	0	1,492,341	0	109,556	0	2,504,952	0	0									
				0		0		0		0	0									

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

Structured Edit Save Cancel Add	Incom	e Plan	Ining Id Inc Tax A	dd Target E	dit or Add Sce	enario Displ	ay Options					_
Scenario Tax Calculation	Option: Adding	Assets into a	Structured Inc	come Plan		~						
	Planning Horizon	20 years ╰	Brokerag	ge Account	1	RA	R	отн				
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Total Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %					
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account		
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes		
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 I	Death Benefit	View % Di	stribution	Comparison	View Tax R	ates View Calendar Years		
Ac	count and Income Grou	ping					Group Setup		
	Accounts	0	0	0	0		Accounts	0.1	
Brokerene Assount	Group	Group 2	Group	Group 4	Group 5	Crown 1	Accounts	Color	Cal
Brokerage Account		0	0	0	0	Group 2	Accounts	_	Sal
ROTH		0	0	0	0	Group 3			Sel
No m		0	0	0	0	Group 4			Sel
	Incomes					Group 5			Sel
Account or income groups must be created in the sequence of th	iential order from left to right as	s they appear	in the Incor	e Plan.	aroups		Incomes		
Peordering or adding accounts or incomes on the Edit	Scenario function requires that	the above are	oun informat	ion be reset	groups.		Title	Color	
Residening of adding accounts of meetines on the Eart	ocentario function requires that	the above gre	ap monia	ion be reset.		Group 1	Incomes		Sel
Peset Condense All, Uncondense All						Group 2			Sel
Reset Condense All Oncondense All						Group 4			Sel
						Group 5			Sel
						Reset T	itle / Colors Copy Setup To All Scenarios		
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	Incom	e Plan	nina										
					Ph		0.11						
Edit Save Cancel Add	d Account Add	Income Ad	d Inc Tax A	dd Target	dit or Add Sce	enario Displ	ay Options						
Scenario T- O-II	Outine Adding		0	Di-									
Tax Calculation	Option: Adding	Assets into a	Structured inc	come Plan		~							
	Planning	20 years V	and the second se								_ 1		
	Horizon		Brokerag	ge Account		RA	R	OTH				18	
Total required									Accounts	Planned	Percent	Total	
View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Total	Distribution	Distribution	Income	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
accross all accounts	initial amount	1.1.1	500,000		750,000		50,000		1,300,000	Subtotal			
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			
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	/1,166	0	1,/45,/25	0	0.00 %	0	end of 9
60,844	end of 10	84	6/1,958	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	80	712,880	0	1,133,301	0	80,052	0	1,920,233	0	0.00 %	0	end of 12
85.618	end of 14	88	756 205	0	1,172,907	0	86 584	0	2,056,800	0	0.00 %	0	end of 14
94 110	end of 15	89	778 983	ő	1 256 511	Ő	90.047	0	2125 542	0	0.00 %	0	end of 15
102 993	end of 16	90	802,353	0	1,200,011	0	93,649	0	2,196,491	0	0.00 %	0	end of 16
113.086	end of 17	91	826,423	ő	1.346.006	0	97.395	0	2,269,824	0	0.00 %	ő	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		0	

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

Structured	Incom	e Plan	ning										
Edit Save Cancel Add	Account Add	d Income Ad		dd Target	dit or Add Sce	enario Displ	av Ontions	-					
Edit Save Gancer Add				du raiger E			ay options	-					
Scenario Tax Calculation	Ontion: Adding	Assets into a	Structured Inc	come Plan		~							
Tax outoutation	option.ridding	Abbete into a	orradiarda int	Some Fian									
			_				_		1				
	Planning	20 years 🗸	Brokerad	ne Account		RA	R	отн					
	nonzon					1010		- Telefor					
Total required	Voor	lohn	Account	Incomo	Account	Incomo	Account	Incomo	Accounts	Planned	Percent	Total	Voor
View Beneficial RMD	real	John	Account	income	Account	income	Account	meome	Total	Distribution	Distribution	Income	Teal
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %						
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			
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	/12,880	0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	end of 12
78,701	end of 13	87	/34,26/	0	1,1/2,96/	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	8/6,/53	0	1,441,8/5	0	105,342	0	2,423,970	0	0.00 %	0	end of 19
151,//6	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		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 Hid	e Income Riders View I	Death Benefit	Hide % Distri	bution View	Comparison	View Tax R	ates View Cale	ndar Years		
Accoun	t and Income Grou	ıping						Group Setup		
	Accounts							Accounts		
	Group 1	Group 2	Group 3	Group 4	Group 5		Title		Color	_
Brokerage Account	۲	0	0	0	0	Group 1	Accounts			Sel
IRA	۲	0	0	0	0	Group 2				Sel
ROTH	۲	0	0	0	0	Group 3				Sel
	Incomes					Group 4	-			Sel
	moornes					Group 5				Sei
Account o income groups must be created in the sequential	order from left to right a	s they appear i	in the Income F	Plan.				Incomes		
You may have to re-order accounts using the Edit Scenario fu	nction to achieve the sec	quence you wa	ant for your acc	count/income	groups.	8	Title	moonico	Color	
Reordering or adding accounts or incomes on the Edit Scenar	rio function requires that	the above gro	up information	n be reset.		Group 1	Incomes			Sel
						Group 2				Sel
Reset ondense All Uncondense All						Group 3				Sel
						Group 4				Sel
						Group 5				Sel
						Reset T	itle / Colors Co	ppy Setup To All Scenarios		
1										
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 Income Add Inc Tax Add Target Edit or Add Sc Inario Display Options Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Sc nario Display Options Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan		
Accounts		
Planning 20 years V Brokerage Account IPA POTH		
Honzon biokelage Account inter inter inter		
Total required Accounts Planned Percent	Total	
View Beneficial BMD Year John Account income Account income Account income Total Distribution Distribution In	Income	Year
REGULAR RMD net return 75 3.00 % 3.50 % John IRA 4.00 %		
accounts initial amount 500,000 750,000 50,000 1300,000 Subtotal		
total BMD w/bonus 500.000 Manage 750.000 Manage 50.000 Manage 1.300.000 incomes		
30488 end of 1 75 515.000 0 776.250 0 52.000 0 1343.250 0 0.00 %	0 end of	end of 1
32753 end of 2 76 530.450 0 803.419 0 54.080 0 1.387.949 0 0.00 %	0 end of	end of 2
35084 end of 3 77 546.364 0 831.538 0 55.243 0 1.434.145 0 0.00 %	0 end of	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	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	end of 5
44097 end of 6 80 597026 0 921941 0 63266 0 1582234 0 0.00 %	0 end of	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	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	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	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	nd 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	nd 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	nd 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	nd 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	nd 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	nd 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	nd 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	nd 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	nd 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	nd 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	nd of 20
	0	

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

Structured	Structured Income Planning												
Edit Save Cancel Ad	d Account Ado	d Income Ad	id Inc Tax	dd Target	dit or Add Sce	enario Displ	av Options						
0													
Scenario Tax Calculation	Option: Adding	Assets into a	Structured In	con e Plan		\sim							
					Acco	unts		74					
	Diservice [_	100000	420122	_						
	Horizon	20 years ∨	Brokera	ge Account	1	RA	R	отн					
						(2012) 							
Total required	Year	John	Account	l come	Account	Income	Account	Income	Accounts	Planned	Percent	Total	Year
View Beneficial RMD		75	0.00.0		0.50.04	Jaha IDA	4.00.04		TOTAL	Distribution	Distribution	income	
REGULAR RMD	net return	/5	3.00 %		3.50 %	John IRA	4.00 %		1 200 000	Subtotal			
accross an accounts	hopus %		0.00 %		/50,000		0.00 %		1,300,000	of account			
total PMD	w/bonus		500.000		750.000	Managa	50,000	Managa	1 300 000	incomes			
30.488	end of 1	75	515,000	n anage	776 250	Manaye	52,000	Manage	1 343 250	0	0.00 %	0	end of 1
32,753	end of 2	76	530,450	Ő	803,419	ů.	54,080	ő	1,387,949	0	0.00 %	0	end of 2
35.084	end of 3	77	546.364	0	831,538	0	56.243	Ő	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,//6	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		0	

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

Manage Target					
Save Cancel Target name First year target income Inflation rate Target description Limit inflation in old age Age for limit	Target Income	ADD ADJUSTMENT Pick year(s) Pick year(s) to remove Reset all years	Year 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 15 16 15 16 15 16 17 18 19 21 22 21 22	Target Adjustments Target adjustment	
			23 24		*

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

Manage Target			
Target name	Target Inc.		Target Adjustments
First year target income		ADD ADJUSTMENT	Year Target adjustment
Inflation rate	0.0 %	Pick year(s)	
Target description		Dick year(e) to remove	5 6
Limit inflation in old age	0	Pick year(s) to remove	8
Age for limit	Client 1 age Client 2 age	Reset all years	9 10
			12 13
			14
			16 17
			18 19
			20 21 22
			23
			4

Step 26: Inflation Rate: Enter in inflation rate.

Manage Target				
Target name	Target Inc.			Target Adjustments
First year target income	100,000	ADD ADJUSTMENT	Year 1	Target adjustment
Inflation rate	0.0 %	Pick year(s)		
Target description		Dick wasr/c) to remove	5	
Limit inflation in old age	0	Pick year(s) to remove	7 8	
Age for limit	0 Client 1 age Client 2 age	Reset all years	9	
			13	l
			16	
			18	
			20	
			22 23	
				*

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

Manage Target			
Tanat name			Target Adjustments
Tagername	Target Inc.	ADD ADJUSTMENT	Year Target adjustment
Fir t year target income	100,000		2
Infation rate	2 %	Pick year(s)	
Ta pet description			5
		Pick year(s) to remove	
Lingit inflation in old age			8
Ag for limit	0 Client 1 age Client 2 age	Reset all years	9
			0 11
			16
			17
			18
			19
			20
			21
			22
			23
			4

Step 28: Structured Income Plan: A two new columns has automatically appeared on the Structrued Income Plan, the Target Inc. and the Income Gap.

Structured	Incom	e Plan	ning												
Edit Save Cancel Ad	d Account Add	Income Ad	Id Inc Tax A	dd Target E	dit or Add Sc	enario Displ	av Options								
							a) options								
Oceanaria															
Tax Calculation	Option: Adding	Assets into a	Structured Inc	come Plan		~									
								X	1						
					Acco	unts		~							
	Planning Horizon	20 years 🗸 🗸	Brokerad	ge Account		RA	R	отн						,	
View Beneficial PMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts	Planned Distribution	Percent	Total	Target Inc.	Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4 00 %		rotar	Distribution	Distribution	moonie		oup	-
accross all accounts	initial amount	<i>``</i>	500,000		750,000	John Hor	50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
30,488	end of 1	75	515,000	0	776,250	0	52,000	0	1,343,250	0	0.00 %	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	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	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	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	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	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	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	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	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	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	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	124,337	(124,337)	end of 12
/8,701	end of 13	87	/34,267	0	1,1/2,967	0	83,254	0	1,990,487	0	0.00 %	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	129,361	(129,361)	end of 14
94,110	end of 15	89	//8,983	0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	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	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	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	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	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	145,681	(145,681)	end of 20
				0		0		0		0		0	2.429.736	(2.429.736)	

Part Two: Tax Option Configuration

Step 1: Manage: Click on the manage button located in the Income Column within the Brokerage Account.

Structured Edit Save Cancel Add Scenario Tax Calculation	It Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options cenario Tax Calculation Option: Adding Assets into a Structured Income Plan															
						Acco	unts		×							
	Planning Horizon	20 years 🗸	Brokerag	je Acco	ount		RA	R	отн							
Total required View Beneficial RMD	Year	John	Account	Inco	ome	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD accross all accounts	net return initial amount bonus %	75	3.00 % 500,000 0.00 %			3.50 % 750,000 0.00 %	John IRA	4.00 % 50,000 0.00 %		1,300,000	Subtotal of account			Manage Infl Factor	from total income to	
total RMD	w/bonus		500.000	Man	age	750.000	Manage	50.000	Manage	1.300.000	incomes			2.00 %	target	
30,488	end of 1	75	515,000 1	_	0	776.250	0	52.000	0	1.343.250	0	0.00 %	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	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	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	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	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	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	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	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	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	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	121,899	(121,899)	end of 11
/2,038	end of 12	86	/12,880		0	1,133,301	0	80,052	0	1,926,233	0	0.00 %	0	124,337	(124,337)	end of 12
/8,/01	end of 13	87	/34,26/		0	1,1/2,967	0	83,254	0	1,990,487	0	0.00 %	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	129,361	(129,361)	end of 14
94,110	end of 15	09	778,983		0	1,256,511	0	90,047	0	2,125,542	0	0.00 %	0	131,948	(131,948)	end of 15
113.086	end of 16	90	802,353		0	1,300,489	0	93,049	0	2,190,491	0	0.00 %	0	134,58/	(134,587)	end of 16
124,630	end of 18	92	851 216		0	1 393 116	0	101 291	0	2 345 622	0	0.00 %	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	142,825	(140,024)	end of 19
151,776	end of 20	94	903.055		0	1 492 341	0	109,542	0	2,504,952	0	0.00 %	0	145,681	(145,681)	end of 20
1	0.12 01 20 1		100,000		0	1,122,041	0	,000	0	2,004,002	0	0.00 %	0	2.429.736	(2.429.736)	0.000120

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

Manage Accour	nt							
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values							
Account name	Brokerage Account							
Initial account balance	\$500,000	Structured Income Type	ADD INCOME	Ve	ear In	Income Data	Variable	
Hypothetical return	30 %	Start payout from income rider			1	oome	Fundance	
			Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR	ň.	4			
Optional		Annuitize (for years certain) 1.0 %	Obstance for model at a large	ŏ ·	5			
Account description		 Liquidate account (in so many years) 	Start year for rest of plan	0	6			
Account company			OK		7			
Other		Withdrawals	Start year for X years		8			
Tax calculation ontion	Tax Income Distributions (Qualified)	Annual fixed withdrawal			9			
fun ourouration option	Tax meetine Distributions (Qualified)	Annual percentage withdrawal O O %			1			
Add money later - deferred account		0.0	Pick year(s) to remove		2			
Years deferred	0	Required minimum distribution (RMD)		1	3			
Asset plan allocation	Moderate may 10.0%	 Beneficial IRA RMD (based on beneficiaries life) 		1	4			
	Moderate - max 10.0%		Remove year to end of plan	1	5			
Risk level	Moderate	Calculated Plan Withdrawals		1	6			
A		 Make-up total owners RMD from one account 		1	7			
Account owner	John 🗸	 Make-up total benef RMD from one account 	Reset all years		8			
Account type	NQ ¥				19			
Add an income rider		 Make-up income gap based on target income 			20			
Based on 💿 John 's age 🔘 0	Client2 's age O Joint				2			
		Annual Savings		2	3			
Select income rider	~	O Annual fixed savings		2	24			
Number of months of payout in first y	ear 12.0			4				•
Enter manual payout								
Request Additional Rider Remove In	ncome 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.

Managa Agoour	a t						7
Manage Accourt							
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	PA						
		Structured Income Type			Income Data		
Initial account balance	\$500,000	Income Riders	ADD INCOME	Year	Income	Variable 4	
Hypothetical return	3.0 %	O Start payout from income rider	Dick year(c)			1	l
Bonus	0.0 %	Liquidate or annuitize	OR	3			
		Annuitize (for years certain) 10 %		4			
Optional			Start year for rest of plan	5			11
Account description		O Liquidate account (in so many years)	OR				1
Other							41
onici		Withdrawals	Start year for X years	9			41
Tax calculation option	Tax Income Distributions (Qualified)		0	10			11
Add money later, deferred account		Annual percentage withdrawal 0.0 %		11			1
Years deferred	T	 Required minimum distribution (RMD) 	Pick year(s) to remove	12			41
		Repeticiel IDA DMD (besed on beneficieries life)		13			41
Asset plan allocation	Moderate - max 10.0% Sel	O Denencial IRA RIVD (Dased on Denencialies life)	Remove vests and of plan	14			1
Risk level	Moderate	Calculated Plan Withdrawals	Remove year to end of plan	15			
		Make-up total owners RMD from one account		17			
Account owner	John 🗸		Reset all years	18			
Account type	NO	Make-up total benef RMD from one account		19			
Add an income rider		 Make-up income gap based on target income 		20			
Resed on lohn 's age	Client? 's age			21			1
based on Sonn's age	olientz sage () soliti	Annual Savings		23			
Select income rider	~	Annual fixed savings		24		,	•
Number of months of payout in first y	ear 12.0			4		•	4
Enter manual payout							
Dequest Additional Diday	noomo Didex						
Request Additional Rider Remove I	ncome Rider						
							-

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 Accour	nt							
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values							
Account name	BA							
Initial account balance	\$500,000	Ctructured Income Type				Income Data		
Hypothetical return	3.0 %	Income Riders	ADD INCOME		Year	Income	Variable	
Bonus	0.0 %	 Start payout from income rider 			1			
	0.0		Pick year(s)		3			- 11
Optional		Liquidate or annuitize	OR	Ö	4			- 11
Account company			Start year for rest of plan		5			- 11
Other		 Liquidate account (in so many years) 	OR		6			- 11
Toy coloriation option		Met design			8			- 11
Starting Capital Gains	NQ Investments – Dividends and Cap Gai ~	Annual fixed withdrawal	Start year for X years	Ö	9			- 11
Average Annual Dividends	0.0		0		10			- 11
Trading Style or Turnover	0.0	O Annual percentage withdrawal 0.0 %	Pick year(s) to remove		11			- 11
Add money later - deferred account		 Required minimum distribution (RMD) 			12			- 11
Years deferred	0	 Beneficial IRA RMD (based on beneficiaries life) 			14			
			Remove year to end of plan		15			
Asset plan allocation	Moderate - max 10.0%	Calculated Plan Withdrawals			16			
Risk level	Moderate	 Make-up total owners RMD from one account 	Decat all veare		1/			
Account owner	[teles	 Make-up total benef RMD from one account 	Neoci dii yedis		19			
Account owner	John	O Make-up income gap based on target income		õ	20			
Account type	NQ ~				21			
Add an income rider		Annual Savings			22			
Based on 🔘 John 's age 🔘 0	Client2 's age O Joint	O Annual fixed savings			23			-
Select income rider	~			4	151			•
Number of months of payout in first y	ear 12.0							
Estamonal annual C	12.0							
Enter manual payout								
Request Additional Rider Remove In	ncome Rider							

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.

vianage Account						
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values						
Account name BA						
nitial account balance \$500,000						
Hypothetical return 3.0 %	Income Riders	ADD INCOME	Year	Income	Variable	
	O Start payout from income rider		1			
0.0 %		Pick year(s)	2			
Optional	Liquidate or annuitize	OR	4			
Account description	Annuitize (for years certain) 1.0 %		5			
Account company	 Liquidate account (in so many years) 	Start year for rest of plan	6			
Other		OR	7			
Tax calculation option NQ Investments – Dividends and Cap Gai v	Withdrawals	Start year for X years	8			
Starting Capital Gains	C Assess free duritied rawal	0	9			
Average Annual Dividends 0.0	Annual percentage withdrawal		0 11			
Trading Style or Turnover 0.0	Deguized minimum distribution (DMD)	Pick year(s) to remove	12			
Add money later - deferred account			13			
/ears deferred 0	 Beneficial IRA RMD (based on beneficiaries life) 		14			
Asset plan allocation Moderate - max 10.0% Set		Remove year to end of plan	15			
	Make-up total owners RMD from one account		17			
Risk level Moderate		Reset all years	18			
Account owner	 Make-up total benef RMD from one account 		19			
	 Make-up income gap based on target income 		20			
Account type NQ ~			21			
Add an income rider	Annual Savings		22			
Based on 💿 John 's age 🔘 Client2 's age 🔘 Joint	Annual fixed savings		24			
Select income rider			•			•
Number of months of payout in first year 12.0						
Enter manual payout						
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 hypotethical 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.

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values Account name BA			
Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values Account name BA			
Account name BA			
Account name BA			
Initial account balance			
Structured Incom	е Туре		Income Data
Hypothetical return 3.0 % Income Riders	ADD INCOME	Year Inco	ome Variable 🔺
Bonus O Start payout from	income rider		1
0.0	Pick year(s)	2	
Optional Liquidate or annuitize	OR		
Account description O Annuitize (for year	rs certain) 1.0 %	5	
Account company Liquidate account	(in so many years) Start year for rest of plan	6	
Other	OR	7	
Tax calculation option NO Investments – Dividends and Cap Gai v Withdrawals		8	
Starting Capital Gains 250 000 O Annual fixed witho	Irawal	9	
Average Annual Dividends 0.0		10	
trading style or rumover 0.0	Pick year(s) to remove		
Add money later - deferred account	n distribution (RMD)	12	
Years deferred Beneficial IRA RM	D (based on beneficiaries life)	14	
	Remove year to end of plan	15	
Asset plan allocation Moderate - max 10.0% Sel Calculated Plan Withdr	awals	16	
Pick level Make-up total own	ners RMD from one account	17	
Moderate Makeun total ben	ef RMD from one account Reset all years	18	
Account owner John V		19	
O Make-up income g	Jap based on target income	20	
Add on income rider		21	
Add an income rider Annual Savings		23	
Based on John 's age Client2 's age Joint Annual fixed savin	igs	24	
Select income rider	l	4	•
Number of months of payout in first year 120			
12.0			
Enter manual payout			
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 rebought). 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.

Manage Accour	nt						
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 %	Structured Income Type	- ADD INCOME	C Y	ear Incor	ne Data Variable	2
		 Start payout from income rider 			1		
Bonus	0.0 %		Pick year(s)		2		- 1
Optional		Liquidate or annuitize	OR		4		
Account description		Annuitize (for years certain) 1.0 %	Ctart year far reat of plan	Ö	5		
Other		 Liquidate account (in so many years) 	OR		6		
					7		
Tax calculation option	NQ Investments – Dividends and Cap Gai v	Withdrawals	Start year for X years		9		
Average Annual Dividends	250,000		0	õ ·	10		
Trading Style or Turnover	0.0	Annual percentage withdrawal 0.0 %			11		
Add monoulates, defended execut		 Required minimum distribution (RMD) 	Pick year(s) to remove		12		
Years deferred		 Beneficial IRA RMD (based on beneficiaries life) 		0.	14		
			Remove year to end of plan	ŏ.	15		
Asset plan allocation	Moderate - max 10.0% Sel	Calculated Plan Withdrawals		0	16		
Risk level	Moderate	 Make-up total owners RMD from one account 			17		
· · · · · · · · · · · · · · · · · · ·		 Make-up total benef RMD from one account 	Reset all years	0.	19		
Account owner	John 🗸	 Make-up income gap based on target income 			20		
Account type	NQ ~				21		
Add an income rider		Annual Savings			22		
Based on 🥥 John 's age 🔘 O	Client2 's age O Joint	Annual fixed savings			23		-
Select income rider	~			•			•
Number of months of payout in first ye	ear 12.0						
Enter manual payout							
ciner manuar payour							
Request Additional Rider Remove In	ncome Rider						
Request Additional Rider Remove in							

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 Accourt	11 View / Edit Death Benefit View / Edit Actual Values						
Account name	ВА						
Initial account balance	\$500,000	Structured Income Tune			Income Data		
Hypothetical return	3.0 %	Income Riders	ADD INCOME	Year	Income	Variable 4	
Bonus	0.0 %	O Start payout from income rider	Pick year(s)	2		1	1
Optional		Liquidate or annuitize	OR	3			11
Account description		Annuitize (for years certain) 1.0 %		4 5			11
Account company		 Liquidate account (in so many years) 	Start year for rest of plan	6			11
Other		0 - 1	OR	7			11
Tax calculation option	NO Investments – Dividends and Cap Gai v	Withdrawals	Obstance for Manage	8			11
Starting Capital Gains	\$250,000	Annual fixed withdrawal	Start year for X years	9			11
Average Annual Dividends	2.0	Annual percentage withdrawal 0.0 %					11
Trading Style or Turnover	30		Pick year(s) to remove	12			11
Add money later - deferred account		 Required minimum distribution (RMD) 		13			11
Years deferred	0	 Beneficial IRA RMD (based on beneficiaries life) 		14			J
			Remove year to end of plan	15			I.
Asset plan allocation	Moderate - max 10.0% Sel	Calculated Plan Withdrawals		16			I.
Risk level	Moderate	 Make-up total owners RMD from one account 		17			I.
		Make-up total benef RMD from one account	Reset all years	18			I.
Account owner	John 🗸			20			I.
Account type	NO	O Makeup income gap based on target income		21			I.
Add an income rider		Appuel Caulage		22			I.
Based on 🕒 John's age	Client? 's age	Annual fixed savings		23			I.
based on Sound a age	Silenz a uge O Sonn			24			y
Select income rider	~						1
Number of months of payout in first y	ear 12.0						
Enter manual payout							
Request Additional Rider Remove I	ncome Rider						

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

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	ВА						
Initial account balance	\$500,000						
Hypothetical return	3.0 %	Structured Income Type	- ADD INCOME	Year	Income Data	Variable	
Bonus		O Start payout from income mac.		1			
Donus	0.0		Pick year(s)				
Optional Account description		Liquidate or annuitize	OR	4			
Account company			Start year for rest of plan	5			
Other		C Liquidate account (in so many years)	OR	7			
Tax calculation option	NO Investments – Dividends and Cap Gai	Withdrawals		8			
Starting Capital Gains	\$250,000	O Annual fixed withdrawal	Start year for X years	9			
Average Annual Dividends	2.0	Annual percentage withdrawal					
Trading Style or Turnover	30	Paguired minimum distribution (PMD)	Pick year(s) to remove	12			
Add money later - deferred account		(Required minimum distribution (RMD)	·	13			
Years deferred	0	 Beneficial IRA RMD (based on beneficiaries life) 	Description of the last	14			"
Asset plan allocation	Moderate - max 10.0%	Calculated Plan Withdrawale	Remove year to end of plan	15			
Dials lavel		Make-up total owners RMD from one account		17			
KISK IEVEI	Moderate	Make-un total benef RMD from one account	Reset all years	18			
Account owner	John 🗸			19			
Account type	NO	 Make-up income gap based on target income 		20			
Add an income rider		Annual Savings		22			
Based on 🔘 John 's age 🔘	Client2 's age O Joint	Annual fixed savings		23			_
Select income rider						•	
Number of months of payout in first y							
realized of monals of payout in first y	12.0						
Enter manual payout							
Request Additional Pider - Demous	ncome Rider						
Request Additional Rider Remove I	ncome with						

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

Manage Accour	Tt View / Edit Death Benefit View / Edit Actual Values					
Account name	ВА					
Initial account balance	\$500,000	Structured Income Type			Income Data	
Hypothetical return	3.0 %	Income Riders	ADD INCOME	Year 1	Income	Variable
Bonus	0.0 %		Pick year(s)	2		
Optional Account description		Liquidate or annuitize	OR	4		
Account company		Liquidate account (in so many years)	Start year for rest of plan	5		
Other			OR	7		
Tax calculation option Starting Capital Gains	NQ Investments – Dividends and Cap Gai v \$250,000	Annual fixed withdrawal	Start year for X years	9		
Average Annual Dividends Trading Style or Turnover	2.0	Annual percentage withdrawal 0.0 %				
Add money later - deferred account		Required minimum distribution (RMD)	Pick year(s) to remove	12		
Years deferred	0	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	14		U
Asset plan allocation	Moderate - max 10.0%	Calculated Plan Withdrawals		16		
Risk level	Moderate	Make-up total owners RMD from one account	Reset all years	17		
Account owner	John 🗸	Make-up income gap based on target income		19 20		
Account type	NQ ¥			21		
Based on John's age	Client2 's age 🔘 Joint	Annual Savings		23		
Select income rider	✓			4 24		F
Number of months of payout in first y	ear 12.0					
Enter manual payout						
Request Additional Rider Remove I	ncome Rider					

Step 11: Income Data Table: The term "makeup" should automatically be filtered into the Income column of the Income Data Table.

Manage Accour	nt				1	
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values					
Account name	ВА					
Initial account balance	\$500,000	On the discussion Trans				
Hypothetical return	3.0 %	Structured Income Type Income Riders	ADD INCOME	Year	Income	Variable
Bonus	0.0 %	O Start payout from income rider			makeup	
Ontional		Liquidate or appultize	Pick year(s)	3	makeup	
Account description		Annuitize (for years certain) 1.0 %		4	makeup	
Account company		Liquidate account (in so many years)	Start year for rest of plan		makeup	
Other		0	OR	7	makeup	
Tax calculation option	NQ Investments – Dividends and Cap Gai V	Withdrawals	Start year for X years	8	makeup	
Starting Capital Gains	\$250,000	Annual fixed withdrawal		9	makeup	
Average Annual Dividends	2.0	Annual percentage withdrawal 0.0 %		11	makeup	
ridding othe of runover	30.0	 Required minimum distribution (RMD) 	Pick year(s) to remove	12	makeup	
Add money later - deferred account		Reneficial IRA RMD (based on beneficiaries life)		13	makeup	
Years deterred	0	beneficial nos nino (based on beneficialites inc)	Remove year to end of plan	14	makeup	- T
Asset plan allocation	Moderate - max 10.0% Sel	Calculated Plan Withdrawals		16	makeup	
Risk level	Moderate	O Make-up total owners RMD from one account		17	makeup	
	modelate	Make-up total benef RMD from one account	Reset all years	18	makeup	
Account owner	John 🗸	Make-up income gap based on target income		20	makeup	
Account type	NQ ~	0 +		21	makeup	
Add an income rider		Annual Savings		22	makeup	
Based on 🔘 John 's age 🔘 🤇	Client2 's age 🔘 Joint	Annual fixed savings		23	makeup	
Select income rider	~		l	4		•
Number of months of payout in first y	ear 12.0					
Enter manual payout						
Request Additional Rider Remove I	ncome Rider					

Step 12: 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	I Values	
Ac ount name BA		
Initial account balance \$500,000	Structured Income Type	Income Data
Botus 0.0 %	Start payout from income rider	ME Year income Variable
Op ional	Liquidate or annuitize OR	3 makeup 4 makeup
Account company	C Liquidate account (in so many years)	st of plan 5 makeup 6 makeup
Tax calculation option NQ Investments – Dividends and Cap G	Sai Withdrawals Start year for	X years 9 makeup
Average Annual Dividends 2.0 Trading Style or Tumover 30.0	Annual IIXed withdrawal Annual percentage withdrawal 0.0 %	0 10 makeup 11 makeup
Add money later - deferred account	Required minimum distribution (RMD) Pick year(s) to Respected IRA DND (based on baneficiarise life)	remove 12 makeup
Years deterred 0 Asset plan allocation Moderate - max 10.0%	Sel Calculated Plan Withdrawals	nd of plan 15 makeup 16 makeup
Risk level Moderate	Make-up total owners RMD from one account Reset all ye	ears 17 makeup
Account owner John ~	Make-up total benef KMD from one account Make-up income gap based on target income	19 makeup 20 makeup
Account type NQ ~ Add an income rider	Annual Savings	21 makeup 22 makeup 23 makeup
Based on John's age Client2's age Joint Select income rider	Annual fixed savings	24 makeup
Number of months of payout in first year 12.0		
Enter manual payout		
Request Additional Rider Remove Income Rider		

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

Structured Edit Save Cancel Add Scenario Tax Calculation	Structured Income Planning If Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display 0 tions senario Tax Calculation Option: Adding Assets into a Structured Income Plan														
					Acco	unts		74							
	Planning Horizon	20 years 🗸	1	BA		RA	R	отн							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		/50,000		50,000		1,300,000	Subtotal			Manage Infl Eactor	from total	
total RMD	w/bonus		500.000	Manage	750.000	Manage	50.000	Manage	1,300,000	incomes			2 00 %	target	
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	58,428	0	1,055,035	0	0.00 %	0	117,869	(117,166)	end of 8
60.844	end of 10	84	0	0	1,022,173	0	74.012	0	1 131 961	0	0.00 %	0	119,500	(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

withdrawn amounts.

Structured Edit Save Cancel Add Scenario Tax Calculation	Account Add	e Plan d Income Ad	d Inc Tax A	dd Target E	dit or Add Sco	enario Displ	ay Options								
		1			Acco	unts		7 ¹²	Ĭ						
	Planning Horizon	20 years 🗸 🗸		BA		RA	R	отн							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
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,/53	end of 2	70	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
35,064	end of 4	70	231,174	104,040	031,530	0	50,243	0	1,118,955	104,040	0.00 %	104,040	104,040		end of 4
40.790	end of 5	70	27 704	100,121	800,042	0	60,493	0	070 202	100,121	9.40 %	100,121	100,121		end of 5
40,707	end of 6	80	27,704	28 535	921 941	0	63,266	0	985 207	28 535	2 01 %	28 535	110,240	(81 873)	end of 6
47,523	end of 7	81	0 1	20,000	954 209	0	65 797	0	1 020 006	20,000	0.00 %	20,000	112 616	(112 616)	end of 7
51,579	end of 8	82	ő	Ő	987.607	Ő	68,428	0	1.056.035	0	0.00 %	Ő	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
13/,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 15: Manage: Click on the manage button located in the Income Column within the IRA Account.

Structured Edit Save Cancel Ad	Incom		ning	dd Target E	dit or Add Sce	enario	Displ	ay Options								
Scenario Tax Calculation	Option: Adding	Assets into a	Structured Inc	ome Plan		~	•									
										í.						
					Acco	unts			~							
	Planning Horizon	20 years ∽	3	ВА	1	RA		R	отн							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Inco	me	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Total Income	Target Inc.	Income Gap	Year
REGULAR RMD	net return	75	3.00 %		3.50 %	Joh	n IRA	4.00 %								
accross all accounts	initial amount		500,000		/50,000			50,000		1,300,000	Subtotal of account			Manage Infl Eactor	income to	
total RMD	w/bonus		500.000	Manage	750.000	Man	але	50.000	Manage	1.300.000	incomes			2 00 %	target	
30,488	end of 1	75	415,000	100,000	776,250		UI	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,/9/	end of 9	83	0	0	1,022,173		0	71,100	0	1,093,338	0	0.00 %	0	117,166	(117,166)	end of 9
66 122	end of 11	85	0	0	1,037,949		0	76,072	0	1,131,901	0	0.00 %	0	121 800	(121,800)	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 16: Account Name: Edit the name if you chose too.

Manage Accour	Niew / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance	IRA \$750,000	Structured Income Type	- ADD INCOME	Year	Income Data	Variable	4
Hypothetical return	3.5 %	O Start payout from income rider	Pick year(s)	1 2 3			
Bonus	0.0 %	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	OR	4			
Account description Account company		Liquidate account (in so many years)	Start year for rest of plan OR	6 7			
Other Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	Start year for X years	8 9 10			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	Pick year(s) to remove	11 12 13			
Asset plan allocation	Moderate - max 10.0%	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	14 15			
Risk level	Moderate	Calculated Plan Withdrawals		16 17			
Account owner	John V	Make-up total benef RMD from one account	Reset all years	18 19			
Account type Add an income rider	IRA V	O Make-up income gap based on target income		20 21			
Based on 💿 John 's age 🔘	Client2 's age O Joint	Annual Savings		22			
Select income rider	×	Annual fixed savings		24			
Enter manual payout	ean 12.0						
Request Additional Rider Remove I	ncome 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 Accourt	nt								
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values							
Account name	IRA		Oto a la companya di seconda di se				Incomo Data		
Initial account balance	\$750,000		Income Riders	ADD INCOME		Year	Income	Variable	
Hypothetical return	3.5 %		O Start payout from income rider	Pick year(s)		1 2			
Bonus	0.0 %		Liquidate or annuitize	OR		3			- 11
Ontional			O Annuitize (for years certain) 1.0 %			4 5			- 11
Account description			 Liquidate account (in so many years) 	Start year for rest of plan	ŏ	6			- 11
Account company				OR		7			- 11
Other			Withdrawals	Start year for X years		8			- 11
Tax calculation option	Tax Income Distribution	ns (Qualified)	Annual fixed withdrawal	0		10			- 11
Add money later - deferred account			Annual percentage withdrawal 0.0 %		Ö	11			- 11
Years deferred		- T -	O Required minimum distribution (RMD)	Pick year(s) to remove		12			- 11
			 Beneficial IRA RMD (based on beneficiaries life) 			13			- 88
Asset plan allocation	Moderate - max 10.0%	Sel		Remove year to end of plan	Ö.	15			Ĩ
Risk level	Moderate		Calculated Plan Withdrawals			16			
Account owner	lohn v		O Make-up total owners RMD from one account			17			
	John		Make-up total benef RMD from one account	Reset all years		19			
Account type	IRA 🗸		 Make-up income gap based on target income 			20			
Add an income rider						21			
Based on 🔘 John's age 🔘	Client2 's age () Join'		Annual Savings			22			
Select income rider		~	Annual fixed savings			24			Ŧ
Number of months of payout in first y	rear	12.0			4				•
Enter manual payout									
Request Additional Rider Remove I	ncome Rider								

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

RMD from one account within the Calculated Plan Withdraws subsection.

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA						
Initial account balance	\$750,000	Structured Income Type Income Riders	ADD INCOME	Year	Income Data	Variable	
Hypothetical return	3.5 %	O Start payout from income rider	25 June (1)				
Bonus	0.0 %	Liquidate or annuitize	Pick year(s) OR	3			
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan	5			18
Account description Account company		Liquidate account (in so many years)	OR	6 7			18
Other		Withdrawals	Start year for X years	8			
Tax calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	0	10			18
Add money later - deferred account	0	Annual percentage withdrawal 0.0 %	Pick year(s) to remove				
Years deferred	0	Required minimum distribution (RMD)		13			
Asset plan allocation	Moderate - max 10.0% Sel	Beneficial IRA RMD (based on beneficiaries life)	Remove year to end of plan	14			
Risk level	Moderate	Calculated Plan Withdrawals		16			
Account owner	John 🗸	Make-up total owners RMD from one account	Reset all years	17			
Account type	IRA ~	Make-up total benef RMD from one account		19			
Add an income rider		 Make-up income gap based on target income 		20			
Based on 💿 John 's age 🔘 🕻	Client2 's age O Joint	Annual Savings		22			
Select income rider	~	Annual fixed savings		23 24			-
Number of months of payout in first ye	ear 12.0			4			•
Enter manual payout							
Request Additional Rider Remove In	ncome Rider						

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

Manage Accour	nt								
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values							
Annual mana									
Account name	IRA		Obvioburged Income Turne				Income Date		
Initial account balance	\$750,000		Income Riders	ADD INCOME		Year	Income	Variable	۸
Hypothetical return	3.5 %		Start payout from income rider	Pick year(s)		1			
Bonus	0.0 %		Liquidate or annuitize	OR		3			
Ontional			Annuitize (for years certain) 1.0 %	-		5			
Account description			 Liquidate account (in so many years) 	Start year for rest of plan	ŏ	6			
Account company				UK		7			
Other			Withdrawals	Start year for X years		8			
Tax calculation option	Tax Income Distribution	s (Qualified) V	Annual fixed withdrawal	0		10			
Add money later - deferred account			Annual percentage withdrawal 0.0 %		ŏ	11			
Years deferred	0		O Required minimum distribution (RMD)	Pick year(s) to remove		12			
Accest plan allocation			 Beneficial IRA RMD (based on beneficiaries life) 			14			
Asset plan allocation	Moderate - max 10.0%	Sel		Remove year to end of plan	ŏ	15			
Risk level	Moderate		Calculated Plan Withdrawals			16			
Account owner	John		Make-up total owners RMD from one account	Depet all years		17			
			Make-up total benef RMD from one account	Reset all years		19			
Account type	IRA 🗸		 Make-up income gap based on target income 		õ	20			
Add an income rider						21			
Based on 🥥 John's age 🔘 (Client2's age () Joint		Annual Savings			22			
Select income rider		~	Annual fixed savings			24			-
Number of months of payout in first y	ear	12.0			•				•
Enter manual payout									
Request Additional Rider Remove I	ncome Rider								

Step 20: Start Year(s) for Rest of Plan: Click on the Green Start Year(s) for Rest of Plan button.

Manage Accour Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Save Cancel View / Edit Income Account name Initial account balance Hypothetical return Bonus Optional Account description Account company Other Tax calculation option Initial account description	View / Edit Death Benefit IRA \$750.000 3.5 % 0.0 % Tax Income Distributions (Qualified)	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	ADD INCOME Pick year(s) OR Start year for rest of plan OR Start year for X years 0	Year ✓ 1 2 3 4 5 6 7 8 9 10 11	Income Data Income	Variable	
Add money later - deterred account Years deferred Asset plan allocation	Moderate - max 10.0% Se	Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove Remove year to end of plan	12 13 14 15			
Risk level Account owner Account type Add an income rider	Moderate John v IRA v	Calculated Plan Withdrawels Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income	Reset all years	16 17 18 19 20 21			
Based on John's age Select income rider Number of months of payout in first y	Client2's age O Joint	Annual Savings		22 23 24			•
Enter manual payout	icome Rider						

Step 21: Income Data Table: The term "totalRMD" should automatically be filtered into the Income column of the Income Data Table.

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values					
Account name	IRA					L.	
Initial account balance	\$750.000		Structured Income Type	-		Vince	ome Data
	3730,000		Income Riders	ADD INCOME	Year 1	totalRMD	Variable
Hypothetical return	3.5 %		O start payout non income rider	Dick year(c)	2	totalRMD	
Bonus	0.0 %		Liquidate or annuitize	OR	3	totalRMD	
	0.0		Annuitize (for years certain)		4	totalRMD	
Optional				Start year for rest of plan	5	totalRMD	
Account description			 Liquidate account (in so many years) 	OR	0 °	totalRMD	
Other						totalRMD	
other			Withdrawals	Start year for X years	9	totalRMD	
Tax calculation option	Tax Income Distribution	is (Qualified) V		0	10	totalRMD	
Add money later - deferred account	-		Annual percentage withdrawal 0.0 %		11	totalRMD	
Years deferred			 Required minimum distribution (RMD) 	Pick year(s) to remove	12	totalRMD	
			Beneficial IRA RMD (based on beneficiaries life)		13	totalRMD	
Asset plan allocation	Moderate - max 10.0%	Sel	beneficial nor nino (based on beneficial come)	Remove year to end of plan	14	totalRMD	ľ l
Risk level	Moderate		Calculated Plan Withdrawals	Remove year to end or plan	16	totalRMD	
			O Make-up total owners RMD from one account		17	totalRMD	
Account owner	John 🗸		 Make up total band RMD from and account. 	Reset all years	18	totalRMD	
Account type					19	totalRMD	
Add an income rider			 Make-up income gap based on target income 		20	totalRMD	
Based on O John's age	Client2 's age O loint				21	totalRMD	
	onente o uge		Annual Savings		23	totalRMD	
Select income rider		~	Annual fixed savings		24	totalRMD	Ψ
Number of months of payout in first year	ear	12.0			4	-	•
Enter manual payout							
Request Additional Rider Remove In	ncome Rider						

Step 22: Save: Click on the green Save button underneath the Manage Account heading.

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	IRA						
Initial account balance	\$750.000	Structured Income Type	-		Income Data		
	5750,000	Income Riders	ADD INCOME	Year 1	Income totalRMD	Variable	-
Hypothetical return	3.5 %	O start payout non income rider	Diskusse(a)	2	totalRMD		88
Bonus	0.0 %	Liquidate or apputitze	OR	3	totalRMD		
	0.0	Annuitize (for years certain)	-	4	totalRMD		88
Op <mark>l</mark> ional			Start year for rest of plan	5	totalRMD		88
Account description		 Liquidate account (in so many years) 	OR	6	totalRMD		
Account company					totalRMD		88
Jule		Withdrawals	Start year for X years	9	totalRMD		88
Ta calculation option	Tax Income Distributions (Qualified)	Annual fixed withdrawal	0	10	totalRMD		
		Annual percentage withdrawal 0.0 %		11	totalRMD		88
Vears deferred		 Required minimum distribution (RMD) 	Pick year(s) to remove	12	totalRMD		
reals defended				13	totalRMD		88
Asset plan allocation	Moderate - max 10.0% Sel	 Beneficial IRA RMD (based on beneficiaries life) 		14	totalRMD		
N. I. C. J.			Remove year to end of plan	15	totalRMD		
RISK level	Moderate	Calculated Plan Withdrawals		10	totalRMD		
Account owner	John	 Make-up total owners RMD from one account 	Deept all years	18	totalRMD		
		 Make-up total benef RMD from one account 	Report di gento	19	totalRMD		
Account type	IRA ~	 Make-up income gap based on target income 		20	totalRMD		
Add an income rider		0		21	totalRMD		
Based on 💿 John 's age 🔘 0	Client2 's age 🔘 Joint	Annual Savings		22	totalRMD		
Select income rider		Annual fixed savings		23	totalRMD		_
Number of months of poyout in first w	00r			■ 24	totalRMD	•	
Number of months of payout in first ye	12.0						
Enter manual payout							
Request Additional Rider Remove In	ncome Rider						

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

Structured Edit Save Cancel Add Scenario Tax Calculation	Structured Income Planning Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display O rions Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan														
Accounts															
Planning Horizon BA IRA ROTH															
Total required View Beneficial RMD	Total required Year John Account Income Account Income Account Income Account Distribution Planned Percent Total Target Inc. Income Gap View Bendficial RMD netreturn 75 3.00 % 3.50 % John IRA 4.00 %														
REGULAR RMD net return 75 3.00 % 350 % John IRA 4.00 % 50000															
accross all accounts initial amount 500,000 750,000 50,000 1,300,000 Subtolal Manage from total															
John	bonus %		0.00 %		0.00 %	John Inc	0.00 %		1 200 000	of account			Infl Factor	income to	
total RMD	w/bonus	75	500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes	7.00.0	100.000	2.00 %	target	1.14
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
31,407	end of 2	70	300,319	70,533	740,397	31,407	54,080	0	1,102,/90	102,000	0.21 %	102,000	102,000	0	end of 2
32,332	end of 4	70	265 250	72,759	735,979	32,332	59,243	0	1,110,403	104,040	0.00 %	104,040	104,040	0	end of 4
34,422	end of 5	70	109 490	73 821	717 304	34 422	60,833	0	977 627	108 243	10 31 %	108,721	108 243		end of 5
35,510	end of 6	80	130,576	74,898	706 900	35,510	63,266	0	900 742	110,240	11 29 %	110,240	110,240	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	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 24: IRA Account: On the Income side of the IRA Account it should have automatically be showing the withdrawn amounts.

Structured	Structured Income Planning														
Edit Sava Cancel Ada	Add			dd Target	dit or Add So	onario Dienl	av Ontione								
Luit Save Cancel Add	Account	Add		du laiger L	uit of Add Sc	enano Displ	ay options								
						_									
Scenario Tax Coloulation	Option: Adding	Accesto into o S	Structured Inc	nome Blan		_ _									
Tax Calculation	Option. Adding	Assets into a c	structureu mu	Joine Flan											
			_			_									
					Acco	unts		7							
	Planning	20 years 🗸 🗸		RA	3		P	отн							
	Horizon			UA			, R	0111							
Total required	Vees	Jaho	Account	Income	A	Income	Account	Income	Accounts	Planned	Percent	Total	Terretine	Income	Veer
View Beneficial RMD	rear	John	Account	income	Account	income	Account	income	Total	Distribution	Distribution	Income	Target Inc.	Gap	rear
REGULAR RMD	net return	75	3.00 %	20 	3.50 %	John IRA	4.00 %	Î							
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
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)	R

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

Structured	Incom	e Plan	nina													
Edit Save Cancel Add	Account Add	Income Ad	d Inc Tax	dd Target F	dit or Add Sci	enario Displ	av Options	-								
							aj opti									
Conneria																
Scenario Tax Calculation	Option: Adding	Assets into a s	Structured Inc	ome Plan		~										
		1						_	×	1						
					Acco	unts			~							
	Planning	20 years 🗸	1	RA		DA										
	Horizon		,	DA .		R/A	n n	UIII								
Total required	Year	John	Account	Income	Account	Income	Account	Inc	me	Accounts	Planned	Percent	Total	Target Inc.	Income	Year
View Beneficial RMD		76	0.00 0		0.50.0	1.1.101	100.0			Total	Distribution	Distribution	Income		Gap	1000
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %			1 000 000	Outstand				from total	
accross all accounts	initial amount		500,000		/50,000	In her land	50,000		1	1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John Inc	0.00 %	_		1 000 000	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Man	age	1,300,000	incomes			2.00 %	target	1.64
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	70	328,260	/1,/08	/33,979	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	U	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 Accour	T View / Edit Death Benefit View / Edit Actual Values							
Account name	КОТН	Structured Income Type				Income Data		
Initial account balance Hypothetical return	\$50,000 4.0 %	Income Riders O Start payout from income rider	ADD INCOME		'ear l 1 2	ncome	Variable	Î
Bonus	0.0 %	Liquidate or annuitize O Annuitize (for years certain) 1.0 %	OR		3 4 5			
Account description Account company		C Liquidate account (in so many years)	Start year for rest of plan OR		6 7			
Other Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals Annual fixed withdrawal	Start year for X years		8 9 10			
Add money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 % Required minimum distribution (RMD)	Pick year(s) to remove		11 12 13			
Asset plan allocation	Moderate - max 10.0% Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		14 15			
Account owner	John ~	Calculated Plan Withdrawals Make-up total owners RMD from one account Make up total based RMD from one account	Reset all years		17 18			
Account type Add an income rider	Roth	Make-up income gap based on target income			19 20 21			
Based on John 's age Select income rider	Client2 's age O Joint	Annual Savings Annual fixed savings			22 23			
Number of months of payout in first y	ear 12.0			4	24			•
Request Additional Rider Remove I	ncome Rider							

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 Accour	nt								
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values							
Account name	ROTH								
Initial account balance	\$50.000		Structured Income Type		_	Maar	Income Data	Variable	
			Start payout from income rider	ADD INCOME		1	Income	variable	â
Hypothetical return	4.0 %		0	Pick year(s)		2			
Bonus	0.0 %		Liquidate or annuitize	OR		3			
			Annuitize (for years certain) 1.0 %			4			
Account description			Liquidate account (in so many years)	Start year for rest of plan		6			
Account company	-			OR		7			
Other			Withdrawals		Ö	8			
-			Annual fixed withdrawal	Start year for X years		9			
lax calculation option	Tax Income Distribution	ons (Qualified)				10			
Add money later - deferred account		↓		Pick year(s) to remove		11			
Years deferred	0		 Required minimum distribution (RMD) 			13			
Asset plan allocation	Madarata may 10.0%		 Beneficial IRA RMD (based on beneficiaries life) 			14			
	Moderate - max 10.0%	Ser		Remove year to end of plan		15			
Risk level	Moderate		Calculated Plan Withdrawals			16			
Account owner	lohn		 Make-up total owners RMD from one account 			17			
	John		 Make-up total benef RMD from one account 	Reset all years		10			
Account type	Roth ~		 Make-up income gap based on target income 			20			
Add an income rider						21			
Based on 🧿 John 's age 🔘 🖉	Client2 's age 🔘 Join	it	Annual Savings			22			
Select income rider		~	Annual fixed savings			23			-
Number of months of payout in first y	/ear	12.0				24			•
		12.0							
Enter manual payout									
Request Additional Rider Remove I	ncome Rider								

Step 28: Structured Income Type Withdrawals: Click on the radio button for Annual Fixed Withdrawal.

Manage Accour	Tiew / Edit Death Benefit View / Edit Actual Values						
Account name	ROTH	Structured Income Tune			Income Data		
Initial account balance	\$50,000	Income Riders	ADD INCOME	Year	Income	Variable	
Hypothetical return	4.0 %	O Start payout from income rider	Pick year(s)	1 2			
Bonus	0.0 %	Liquidate or annuitize	OR	3			
Optional		Annuitize (for years certain) 1.0 %		4			
Account description		Liquidate account (in so many years)	Start year for rest of plan	6			
Account company		0 =====================================	OR	7			
Other		Withdrawals		8			
20 GR 20		Annual fixed withdrawal	Start year for X years	9			
Tax calculation option	Do not Tax (Roth)		0	10			
Add money later - deferred account		O Annual percentage withdrawal 0.0 %	Distance (a) to some up	11			
Years deferred	0	 Required minimum distribution (RMD) 	Pick year(s) to remove	12			
		Beneficial IRA RMD (based on beneficiaries life)		13			
Asset plan allocation	Moderate - max 10.0% Sel	<u> </u>	Remove year to end of plan	15			
Risk level	Moderate	Calculated Plan Withdrawals		16			
	moderate	Make-up total owners RMD from one account		17			
Account owner	John 🗸	<u> </u>	Reset all years	18			
Account type	Deth	 Make-up total benef RMD from one account 		19			
Add an income rider	Rotin	 Make-up income gap based on target income 		20			
Add an income rider				21			
Based on 🕒 John 's age 🔘 0	Client2 's age O Joint	Annual Savings		22			
Select income rider	~	Annual fixed savings		23			-
Number of months of payout in first y	ear 12.0			4		•	•
	12.0						
Enter manual payout							
Request Additional Rider Remove In	ncome Rider						

Step 29: Annual Fixed Withdrawal Textbox: Type in the yearly amount that you would like to withdraw.

Manage Accour	nt								
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values							
Account name	ROTH								
Initial account balance	\$50,000		Structured Income Type	- ADD INCOME		Year	Income Data	Variable	
Hypothetical return	4.0 %		 Start payout from income rider 	Pick year(s)		1 2			
Bonus	0.0 %		Liquidate or annuitize	OR		3 4			
Optional Account description Account company			Annuitize (tor years certain) 1.0 % Liquidate account (in so many years)	Start year for rest of plan OR		5 6 7			
Other Tax calculation option	Do not Tax (Roth)	~	Withdrawals Annual fixed withdrawal	Start year for X years		9 10			
Add money later - deferred account Years deferred	0		Required minimum distribution (RMD)	Pick year(s) to remove		11 12 13			
Asset plan allocation	Moderate - max 10.0%	Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan		14 15			
Risk level	Moderate		Calculated Plan Withdrawals	0.9		16			
Account owner	John ~		Make-up total owners RMD from one account Make-up total benef RMD from one account	Reset all years		17			
Account type	Roth ~		Make-up income gap based on target income			19 20			
Add an income rider Based on John 's age	Client2 's age 🔿 Join'				0	21 22			
Select income rider		~	Annual Savings O Annual fixed savings			23 24			w
Number of months of payout in first y	rear	12.0			4				•
Enter manual payout									
Request Additional Rider Remove I	ncome Rider								

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

Manage Accour	View / Edit Death Benefit View / Edit Actual Values					
Account name	ROTH				Income Data	
Initial account balance	\$50,000	Structured Income Type	- ADD INCOME	Year	Income Data	Variable
Hypothetical return	4.0 %	Start payout from income nace	Pick year(s)			
Bonus	0.0 %	Liquidate or annuitize	OR	3		
Ontional		Annuitize (for years certain) 1.0 %		9 4 7 5		
Account description		 Liquidate account (in so many years) 	Start year for rest of plan	6		
Account company			OR	7		
Other		Withdrawals	Chartering for Viscour	8		
Toy adjustion antion		Annual fixed withdrawal 1,000	Start year for X years	9		
Tax calculation option	Do not Tax (Roth)	Annual percentage withdrawal		10		
Add money later - deferred account			Pick year(s) to remove	12		
Years deferred	0	 Required minimum distribution (RMD) 		13		
Asset plan allocation	Mederate may 10.0%	 Beneficial IRA RMD (based on beneficiaries life) 		14		l l
Auser plan allocation	Moderate - max 10.0%		Remove year to end of plan	15		
Risk level	Moderate	Calculated Plan Withdrawals		16		
Account owner		 Make-up total owners RMD from one account 		17		
Account owner	John 🗸	 Make-up total benef RMD from one account 	Reset all years	18		
Account type	Roth ~			19		
Add an income rider		O Make-up income gap based on target income		21		
Based on 🥥 John 's age 🔘 0	Client2 's age 🔘 Joint			22		
Onland Income of day		Annual Savings		23		
	~			24		,*
Number of months of payout in first y	ear 12.0		L	•		
Enter manual payout						
Request Additional Rider Remove II	ncome Rider					

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

Manage Accour	nt					_			
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values							
Account name	ROTH								
Initial account balance	\$50,000		Structured Income Type		_		Income Data	N. 2.11.	
	000,000		Start payout from income rider	ADD INCOME		Year 1	Income	variable	
Hypothetical return	4.0 %			Pick year(s)	Õ	2			- 11
Bonus	0.0 %		Liquidate or annuitize	OR		3			
			Annuitize (for years certain) 1.0 %			4			- 11
Account description			Liquidate account (in so many years)	Start year for rest of plan		6			- 11
Account company				OR	Th.	7			- 11
Other	1		Withdrawals		ŏ	8			- 11
2 1 1 1 1 1 1 1			Annual fixed withdrawal	Start year for X years		9			- 11
Tax calculation option	Do not Tax (Roth)	~		0		10			- 11
Add money later - deferred account				Pick year(s) to remove		11			- 11
Years deferred	0		 Required minimum distribution (RMD) 			13			
Asset plan allocation	Mederate may 10.0%		 Beneficial IRA RMD (based on beneficiaries life) 		0	14			
r toot pran anooaton	Moderate - max 10.0%	<u></u>		Remove year to end of plan		15			
Risk level	Moderate		Calculated Plan Withdrawals			16			
Account owner	lohn		 Make-up total owners RMD from one account 			17			
	John		Make-up total benef RMD from one account	Reset all years		10			
Account type	Roth ~		 Make-up income gap based on target income 			20			
Add an income rider					Ö	21			
Based on 🔘 John 's age 🔘 O	Client2 's age 🔘 Joint		Annual Savings			22			
Select income rider		~	Annual fixed savings			23			
Number of months of payout in first ye	ear	12.0			•				•
Enter manual payout									
Request Additional Rider Remove In	ncome 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 Accour	1t						
Save Cancer View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name	ROTH	Obviotional Income Time			Income Data		
Initial account balance	\$50,000	Income Riders	ADD INCOME	Year	Income	Variable	
Hypothetical return	4.0 %	 Start payout from income rider 			fixed fixed	1000 1000	
Bonus	0.0 %	Liquidate or apputitize	Pick year(s) OR	3	fixed	1000	
		Annuitize (for years certain)		4	fixed	1000	
Optional			Start year for rest of plan	5	fixed	1000	
Account description		 Liquidate account (in so many years) 	OR	6	fixed	1000	
Account company				7	fixed	1000	
Other		Withdrawals		8	fixed	1000	
		Annual fixed withdrawal	Start year for X years	9	fixed	1000	
Tax calculation option	Do not Tax (Roth) ~	Ŭ	0	10	fixed	1000	
Address the defendance		Annual percentage withdrawal 0.0 %		11	fixed	1000	
Add money later - deferred account		Required minimum distribution (RMD)	Dick year(c) to remove		fixed	1000	
Years deterred	0			13	fixed	1000	
Accest plan allocation		 Beneficial IRA RMD (based on beneficiaries life) 		14	fixed	1000	
Asserptan allocation	Moderate - max 10.0%		Remove year to end of plan	15	fixed	1000	
Risk level	Moderate	Calculated Plan Withdrawals		16	fixed	1000	
		 Make-up total owners RMD from one account 		17	fixed	1000	
Account owner	John V	O Mala an Antal have (DMD form and an and	Reset all years	18	fixed	1000	
Account type		Make-up total benef RMD from one account		19	fixed	1000	
Account type	Roth	 Make-up income gap based on target income 		20	fixed	1000	
Add an income rider				21	fixed	1000	
Based on 🥥 John 's age 🔘	Client2 's age O Joint	Annual Savings		22	fixed	1000	
Select income rider	~	Annual fixed savings		23	fixed	1000	-
Number of months of payout in first y	rear 12.0		2	4			•
Enter manual payout							
Request Additional Rider Remove I	ncome Rider						

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

Manage Accour	nt						
Save Cancel View / Edit Income	View / Edit Death Benefit	View / Edit Actual Values					
Account name	ROTH						
Initial account halance			Structured Income Type			Income	Data
initial account balance	\$50,000		Income Riders	ADD INCOME	Yea	ar Income	Variable
Hypothetical return	4.0 %		 Start payout from income rider 			fixed	1000
				Pick year(s)		fixed	1000
Bonus	0.0 %		Liquidate or annuitize	OR	4	fixed	1000
Orional			Annuitize (for years certain) 1.0 %	Contraction of the second s	5	fixed	1000
Account description			 Liquidate account (in so many years) 	Start year for rest of plan	6	fixed	1000
Account company				OR	7	fixed	1000
Dther			Withdrawals		8	fixed	1000
			Annual fixed withdrawal	Start year for X years	9	fixed	1000
Ta calculation option	Do not Tax (Roth)	~		0	10) fixed	1000
Add money later - deferred account			Annual percentage withdrawal 0.0 %		11	fixed	1000
Years deferred			 Required minimum distribution (RMD) 	Pick year(s) to remove	12	fixed	1000
			Reporticial IRA RMD (based on baneficiaries life)			fixed	1000
Asset plan allocation	Moderate - max 10.0%	Sel	O beneficial IKA KIND (based on beneficialies file)	Domovo veor to and of plan		fixed	1000
Diak Jawal				Remove year to end or plan		fixed	1000
RISK level	Moderate		Calculated Plan Withdrawals		0 17	fixed	1000
Account owner	John 🗸		Make-up total owners RMD from one account	Pecet all years	0 18	fixed	1000
			 Make-up total benef RMD from one account 	Headt an years	19	fixed	1000
Account type	Roth ~		 Make-up income gap based on target income 		20) fixed	1000
Add an income rider			0		21	fixed	1000
Based on 💿 John 's age 🔘	Client2 's age 🔘 Joint		Annual Caulana		22	fixed	1000
Colast income sides			Annual Savings		23	fixed	1000
Select income rider		Y			24	fixed	1000
Number of months of payout in first y	/ear	12.0					
Enter manual payout							
Request Additional Rider Remove I	ncome Rider						

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

Structured Edit Save Cancel Add	Structured Income Planning all Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display O tions Scenario Tax Calculation Option: Adding Assets into a Structured Income Plan														
					Acco	unts		×							
	Planning Horizon	20 years 🗸		BA	отн										
Total required Year John Account Income Account Income Account Planned Planned Percent Total Target Inc. Income Year															
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000	0.000	50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
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	70	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	/1,/58	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 7	91	65.079	75,090	695 202	35,510	57 909	1,000	900,578	112,616	12 51 %	112,400	112 616	0	end of 7
37 579	end of 8	82	05,978	67 957	681 957	37 579	59 214	1,000	741 171	106 536	13.01 %	106 536	114,869	(8 3 3 3)	end of 8
38 529	end of 9	83	0	07,937	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 35: ROTH Account: On the Income side of the ROTH Account it should have automatically be showing the withdrawn amounts.

Structured	Incom	o Dlan	ning												
Structureu	Incom	e Fiai	inning												
Edit Save Cancel Add	Account Add	d Income Ad	d Inc Tax A	dd Target E		enario Displ	ay Options								
Scenario Tax Calculation	Ontion: Adding	Assets into a	Structured Inc	come Plan		~									
run curculation	optionitiating	riceette inte u													
					Acco	unts		7							
	Planning	20 years 🗸		PA.											
	Horizon			DA											
Total required		La bas		and the second			Accounts	Planned	Percent	Total	Township	Income	Maria		
View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Total	Distribution	Distribution	Income	Target Inc.	Gap	Year
REGULAR RMD	net return	75	3.00 %		3,50 %	John IRA	4.00 %								
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal			Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account			Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes			2.00 %	target	
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	6/8,566	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./1 %	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,/2/	end of 16	90	0	0	520,040	44,727	71,824	1,000	591,864	45,727	7.43 %	45,/27	134,587	(88,860)	end of 16
45,221	end of 1/	91	0	0	493,020	45,221	73,697	1,000	566,/18	46,221	7.81 %	46,221	137,278	(91,058)	end of 1/
45,650	end of 18	92	0	0	404,626	45,650	75,645	1,000	540,271	46,650	8.23 %	46,650	140,024	(93,374)	end of 18
40,003	end of 19	93	0	0	434,885	46,003	77,071	1,000	512,55/	47,003	8.70 %	47,003	142,825	(95,822)	end of 19
45,///	end of 20	94	0	570.266	404,329	45,///	79,778	1,000	464,107	46,///	9.13 %	46,///	145,681	(98,904)	
				570,366		/89,581		20,000		1,3/9,94/		1,3/9,94/	2,429,/36	(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				dd Target E	dit or Add Sci	enario Displ	av Options								Structured Income Planning dt Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options												
			1																								
Scenario Tax Calculation	Option: Adding	Assets into a	Str ctured Inc	come Plan		~																					
La discussione and a second se																											
					Acco	unts		×																			
	Diamina -				0.000		_																				
	Horizon	20 years ∨		BA		IRA	R	отн																			
Total required Year John / ccount Income Account Income Account Income Account Income Total Distribution Distribution Income Gap														Year													
View Beneficial RMD									Total	Distribution	Distribution	Income		Gap													
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %		1 000 000	Outstatel				from bobol													
accross all accounts	initial amount		0.00 %		/50,000	John inc	50,000		1,300,000	of account			Manage Infl Factor	income to													
total RMD	w/honus		500.000	Manage	750.000	Manage	50,000	Manage	1 300 000	incomes			2 00 %	target													
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	1 diget	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	o o	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	/3,697	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	/5,645	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,///	end of 20	94	0	0	404,329	45,/77	/9,/78	1,000	484,107	46,/77	9.13 %	46,/77	145,681	(98,904)	end of 20												
				5/0,366		/89,581		20,000		1,3/9,947		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	_				
					Tau Adjustments	
Tax name	Approx Income Tax				Tax Aujustments	
		ADD ADJUSTMENT		Year	Tax adjustment	
Starting effective tax rate	0.0 %			1	% 4	
				3	%	
Tax description		Pick year(s)	ŏ	4	%	U.
		U.V.		5	%	
		Start year for rest of plan		6	%	U.
		OR		8	70	U.
				9	8	U.
		Start year for X years	No.	10	%	U.
		0	O	11	%	U.
				12	%	U.
		Pick year(s) to remove		13	%	
				14	5	
		Remove year to end of plan	-	16	5	
			No.	17	%	
			Ō	18	%	
		Reset all years		19	%	
				20	%	
			0	21	%	
				22	70 92	
			0	24	- %	
					Þ	

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									
Tax name	Annon Income Tax			Enter Addit	ional Tax Details	Not Modeled E	Elsewhere In Th	is Plan		
		Year	Cap Gains not in	Other Schedule 1	Income	Schedule A	QBI Override	Tax Credits	Approx. State	
Pre 2018 tax rate	0.0 %		Accounts Roll Down	Roll Down	Adjustments Roll Down	Override Roll Down	Roll Down	Roll Down	Tax % Roll Down	
Tax description		1								%
rax description		2								*
Filing Option	lohn Y	4								2
	John -	5								%
		6								%
		7								%
		8								%
		9								%
		10								%
		11								%
		12								70
		13	i							2
		15								2
		16								%
		17		-						%
		18								%
		19								%
		20								%
		21								%
Create Tax Scenario for Year		22							1	* •
		4								•

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									
Toursense				Enter Addit	ional Tax Details	Not Modeled	Elsewhere In Th	is Plan		
rax name	Approx Income Tax	Veeel	Den Coine not in Otl	has Cabadula 1	Income	Oshadula A	ODI Quessida	Tau Oradita	Anney Otata	
Pre 2018 tax rate	0.0 %	rear	Accounts	Income	Adjustments	Override	QBI Overnide	Tax Gredits	Tax %	
	0.0	1	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	
Tax description		2								2
		3				-				%
Filing Option	John V	4							-	%
		5								%
		6								%
		7								%
		8								%
		9								%
		10								%
		11								%
		12								
		14								2
		15				-				8
		16								%
		17								%
		18								%
		19								%
		20								%
		21								%
Create Tax Scenario for Year		22								% 🔻
		4								•

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

Cashflow and Tax	Adviso	Constants Prove
Same Lancer Uncondense Hide	- Advisor Ad	calco
Tax Filing	John v	2025 (PROV, ~
ALCONDO	2025	Taxes
1 Wages	Cash Flow	Tax Return
2a Tax Exempt Int		-
2b Taxable Interest		
39 Qualified Dividends		10,000
4 IRA Distributions		30,487
4 Client 2 Distributions		
4 Other		-
4 Annuities		-
4 Other		
4 Roth Conversion		
68 Client's Social Security		-
60 Total Social Security		-
7 Short Term Cap Gains		22,950
7 Long Term Cap Gains		96,994
51 Self Employ Biz - QBI S1 Self Employ Biz - out OBI		
S1 Sch E (no SE Tax) - QBI		
S1 Sch E (no SE Tax) - not QBI		
\$1 All Other Schedule 1 Income		
51 SE Tax Deduction		
11 Income Total S		160.431
Contraction of the second s		
Expenses		_
Property & State Taxes		
Mortgage Interest		
Charities		1
All other Schedule A		-
Mortgage - Rent Home Iosurance		
Utilities		
Phone - Cable		
Maint - Landscaping		
Carlosurance		
Car gas and maintenance		
Boat - RV		
Life Insurance		1
Clothes - Home goods		
Entertainment - Meals		
Travel - Hobbies		1
Credit Cards		
Other Expenses		
Income Taxes		1
Expenses Total		
Income Taxes	1000	
Standard Deduction		17,000
12 Largest Ded - Schd A or Std		17,000
Can Gains and Out Divided		104.001
15 TAXABLE INCOME		143,431
19 Enter Tax Credits		
23 Self Employment Taxes		1
24 Annualmente Tau Cale	12 % Tax Bracket	11.5 % Eff Tax Rate
Approximate Tax Calc		18,377
Discretionary Income	(18,377)	
Hand on IDda and Antonio		
Used on "Print 1040" Form On 25d Tax Payments Withheld	1	_
32 All other tax credits		
32 Estimated Tax Payments		
33 Total Payments		
34 Refund 37 Amount you own		18.977
And the state of t		Print 1040
		the second se

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



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

Doe, John									
CLIENT DASHBOARD STRUCTURED INC	COME		CASH FLOW AND T	TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAF	PHS	R	EPORTS	L	TOOLS
Cashflow and Ta	Х	Adviso	r						
Edit Save Cancel Uncondense H	ide 1	Tax Advisor Ad	d Scenario Calo	culate					
Tax Filing	; [John V Hide 2025	2025 (PROV) V Delete						
31 Ouelified Dividende	0	Cash Flow	Tay Daturn						
3b All Dividends			10,000						
4 IRA Distributions	0		30 487						
7 Short Term Cap Gains	0		22,950						
7 Long Term Cap Gains	0		96,994						
¹¹ Income Total \$	0		160,431						
Expenses Expenses Tota	ıl Ş								
Income Taxes		overrides							
Standard Deduction	0		17,000						
¹² Largest Ded - Schd A or Std	0		17,000						
Cap Gains and Qual Dividnds	0		106,994						
15 TAXABLE INCOME	9		143,431						
24 Approximate Tax Calo	0	12 % Tax Bracket	11.5 % Eff Tax Rate						
Discretionary Incom	e Ś	(18 377)	10,377						
Discretionary meen	C V	(10,077)							
Used on "Print 1040" Form O	nly								
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 INCO	ME PLANNING	CASH FLOW AND T	TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRAPHS	REPORTS TOO
Cashflow and Tax	Adviso	r		
Edit Save Cancel Uncondense Hid	e Tax Advisor 🛛 Ac	ld Scenario Cal	culate	
Tax Filing	John V Hide 2025	2025 (PROV) 🛩 Delete 📫		
Income	Cash Flow	Tax Return		
3a Qualified Dividends		10.000		
³¹ All Dividends		10,000	4	E.
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 On	ly			
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	OME PLANNING	CASH FLOW AND 1	TAX ADVISOR ASSET ALLOCATION AND NET WORTH GRA	APHS	REPORTS	TOOLS
Cashflow and Tax	k Adviso	r				
Edit Save Cancel Uncondense Hid	de Tax Advisor 🛛 Ac	ld Scenario Cal	culate			
Tax Filing	John V Hide 2025	2025 (PROV) 🛩 Delete 📫 Taxes				
Income	Cash Flow	Tax Return				
^{3a} Qualified Dividends	0	10,000				
^{3b} All Dividends	0	10,000				
4 IRA Distributions	0	30,487	4	_		
7 Short Term Cap Gains	0	22,950				
⁷ Long Term Cap Gains	0	96,994				
¹¹ Income Total \$	0	160,431				
Expenses Expenses Total	¢					
Expenses rotal	Ŷ					
Income Taxes	overrides					
Standard Deduction	D	17,000				
¹² Largest Ded - Schd A or Std	9	17,000				
Cap Gains and Qual Dividnds	0	106,994				
¹⁵ TAXABLE INCOME	0	143,431				
	12 % Tax Bracket	11.5 % Eff Tax Rate				
²⁴ Approximate Tax Calc	Ø (10.077)	18,377				
Discretionary Income	\$ (18,377)					
Used on "Print 1040" Form Or	lv					
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.



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.



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.



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

D	oe	, John								
CL	ENT D	ASHBOARD STRUCTURED INC	юм	E PLANNING	CASH FLOW AND T	AX ADVISOR ASSET ALLOCATION AND NET WORTH	GRAPH	s	REPORTS	TOOLS
С	as	hflow and Ta	Х	Adviso	r					
Ed	it Sa	ve Cancel Uncondense H	ide	Tax Advisor Ad	d Scenario Cal	culate				
	7	Tax Filing	J	John V Hide 2025	2025 (PROV) Y Delete					
	nco	ne	1000	Cash Flow	Tax Return					
3a	Qual	ied Dividends	0		10,000					
30		/idends	8		10,000					
4		Istributions	0		30,487					
7	Shor	Term Cap Gains	0		22,950					
11	LUNG	Income Total \$	0		160,431					
1	Ехре	nses Expenses Tota	1\$							
	ncor	ne Taxes		overrides						
	Stand	ard Deduction	0		17,000					
12	Large	st Ded - Schd A or Std	0		17,000					
	Cap C	Gains and Qual Dividnds	0		106,994					
15	TAXA	BLE INCOME	0		143,431					
24		vin etc Tex Octo	8	12 % Tax Bracket	11.5 % Eff Tax Rate					
24	Appro	Disorctionary Incom	e	(10 277)	18,377					
		Discretionary income	= \$	(10,377)						
	Jsed	on "Print 1040" Form O	nlv	,						
37	Amou	int you owe	,		18,377					
L					Print 1040					

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

Doe, John														
CLIENT DASHBOARD STRUCTURED INC	юм	E PLANNING	CASH FLOW AND TA	AX ADVISOR	I	ASSET ALLOCA	ATION AND NET	r worth	0	RAPHS	T	REPORT	s	TOOLS
Cashflow and Ta	x	Adviso	r											
Edit Save Cancel Uncondense H	de	Tax Advisor Ad	d Scenario Calc	ulate										
Tax Filin		John V Hide 2025	2025 (PROV) V Delete											
		Cash Flow	Tax Return											
3a Qualified Dividends	0		10,000											
4 IBA Distributions	0		30.487											
7 Short Term Cap Gains	0		22.950											
 ⁷ Long Term Cap Gains 	0		96,994											
¹¹ Income Total \$	0		160,431											
Expenses Expenses Tota	1\$													
Income Taxes		overrides												
Standard Deduction	0		17,000											
¹² Largest Ded - Schd A or Std	0		17,000											
Cap Gains and Qual Dividnds	0		106,994											
13 TAXABLE INCOME	0	10 % Tau Paralist	143,431											
24 Approximate Tax Calc	0	12 % Tax bracket	18 377											
Discretionary Income	e Ś	(18,377)	10,377											
	- +	(,)												
Used on "Print 1040" Form O	nly													
³⁷ Amount you owe			18,377											
			Print 1040											

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

											0		0.		
Structu	ured Ir	ncom	e Plar	nning											
Edit Dynamic	Mode														
1															
Scenario Tax	Calculation O	otion: Adding	Assets into a	Structured In	come Plan		~								
				Acco	unts										
Pl_nning Herizon	20 years 🗸		ВА	1	RA	R	отн								
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
net return	75	3.00 %		3.50 %	John IRA	4.00 %			ne se						
ii itial amount		500,000		750,000		50,000		1,300,000	Subtotal					from total	
bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account				Infl Factor	income to	
= W/bonus	75	500,000	06.000	750,000	20.499	50,000	1.000	1,300,000	Incomes	0.11.9	(10.277)	100.000	2.00 %	target	and of 1
end of 2	75	362 484	78 470	745,762	31,467	52 040	1,000	1,224,073	110,377	9.11 %	(10,377)	102,000	102,000	0	end of 2
end of 3	70	298 895	74.463	733 979	32 332	53 122	1,000	1,134,921	107 795	9.33 %	(3,755)	102,000	102,000	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,/18	46,221	7.81 %	(2,355)	43,866	137,278	(93,413)	end of 1/
end of 18	92	0	0	464,626	45,650	/5,645	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	40,003	77,0/1	1,000	512,557	47,003	8.70 %	(2,332)	44,0/1	142,825	(98,154)	end of 19
	94	0	E62 206	404,329	40,///	/9,//8	20,000	464,107	40,///	9.13 %	(2,245)	44,532	2 420 726	(101,149)	end of 20
			503,206		789,581		20,000		1,3/2,/86		(07,594)	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 I	Incom	e Plan	ning					r								
Edit Sava Cancel Add	Account Adv			dd Target	dit or Add So	enerio Dien	av Ontions	-								
Save Cancer Add	Account			du raiger L		chano Dispi	ay options	-								
Scenario Tax Calculation	enario Tax Calculation Option: Adding Assets into a Structured Income Plan 🗸															
		1				1										
					Acco											
	Planning															
	Horizon	20 years ∨		BA												
Total required	Vear	John	Account	Income	Account	Income	Account	Income	Accounts	Planned	Percent	Income	After Tax	Target Inc.	Income	Year
View Beneficial RMD	reur	00111	Account	meonie	Account	meonie	Account	meonie	Total	Distribution	Distribution	Tax	Income	ruigernic.	Gap	1 cui
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %									
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account		ана стала (С. 1996) Стала стала (С. 1996) Стала стала (С. 1996)		Infl Factor	income to	
total RMD	w/bonus		500,000	Manage	750,000	Manage	50,000	Manage	1,300,000	incomes				2.00 %	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)	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	/12,938	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
41,047	end of 12	80	0	0	613,540	41,647	65,026	1,000	6/8,500	42,647	0.12 %	(2,200)	40,447	124,337	(83,891)	end of 12
42,007	end of 13	0/	0	0	592,407	42,007	68,027	1,000	639,034	43,007	6 71 %	(2,202)	41,345	120,824	(85,479)	end of 13
43,241	end of 15	00	0	0	509,900	43,241	70.024	1,000	615 602	44,241	7.09 %	(2,203)	41,950	129,301	(07,404)	end of 15
44,170	end of 16	90	0	0	520.040	44,170	71,024	1,000	501.864	45,176	7.00 %	(2,342)	42,030	134 597	(01,212)	end of 16
45,727	end of 17	91	0	0	493 020	45,221	73 697	1,000	566 718	46,727	7.45 %	(2,352)	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
45,/// endor.20 94 0 0 404,529 45,/// ////8,1,000 484,10/ 9,13% (2,245) 44,532 145,581 (101,149) en 5563,206 789,581 20,000 1372,786 (5750a) 1370,787 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1372,786 (1124,543) 4750 1470 1470 1470 1470 1470 1470 1470 147																
				000,200		, 39,001		20,000		1,072,700		(07,054)	1,000,102	2,129,700	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	

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

Column Display Options	lide RMD Checks Hide Income Riders View I	Death Benefit	Hide % Distri	bution View	Comparison	View Ta	x Rates Viev	v Calendar Years		
	Account and Income Grou	ping						Group Setup		
	Accounts		0	0	0		The second	Accounts	0.1	3
BA IRA	Group I				Group 5	Grou Grou	1 Accounts		Color	Sel Sel
ROTH	•	0	0	0	0	Grou Grou	3			Sel Sel
Account or income groups must be cr	incomes eated in the sequential order from left to right a	s they appear	in the Income I	Plan.		Grou	5	Incomes		Sel
You may have to re-order accounts usi Reordering or adding accounts or inco	ing the Edit Scenario function to achieve the sec omes on the Edit Scenario function requires that	quence you wa the above gro	ant for your acc oup information	ount/income be reset.	groups.	Grou	Title 0 1 Incomes		Color	Sel
Reset Condense All Uncondense	e All					Grou	0 2 0 3 0 4			Sel Sel Sel
L						Grou	p 5			Sel
						Res	et Title / Colors	s Copy Setup To All Scenarios		
Return With Grouping Return Withou	ut 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	Incom	e Plan	ining				22									
Edit Save Cancel Add	d Account Ad	d Income Ad	d Inc Tax A	dd Target E		enario Displ	ay Options									
Onemaria (
Scenario Tax Calculation	Option: Adding	Assets into a	Structured Inc	come Plan												
					Acco											
	Planning	20 years 🗸	1	RΔ					- -							
	Holizon									_						
Total required	Vear	John	Account	Income	Account	Income	Account	Income	Accounts	Planned	Percent	Approx	After Tax	Target Inc	Income	Vear
View Beneficial RMD	rear	001111	Account	moonie	Account	moonie	Account	moonie	Total	Distribution	Distribution	Income Tax	Income	rarger mo.	Gap	real
REGULAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %			10000000						
accross all accounts	initial amount		500,000		750,000		50,000		1,300,000	Subtotal		Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %	John inc	0.00 %		0	of account		Eff Tax Rate		Infl Factor	income to	
total RMD	W/bonus	26	500,000	Manage	/50,000	Manage	50,000	Manage	1,300,000	incomes		(4.0.0777) 4.00		2.00 %	target	1.64
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	/8,4/0	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	11	298,895	74,463	/33,979	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	/9	166,350	/4,/33	/1/,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	/5,//4	/06,900	35,510	56,633	1,000	859,100	112,284	11.96 %	(1,8/6)-4%	110,408	110,408	0	end of 6
36,438	end of /	81	21,385	77,049	695,203	36,438	57,898	1,000	//4,486	114,487	13.33 %	(1,8/1)-4%	112,616	112,616	0	end of /
37,579	end of 8	82	0	22,027	681,957	37,579	59,214	1,000	/41,1/1	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)	5

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

Accounts Planning Horizon 20 years BA IRA ROTH Vew referent faith Vear John Account Income Account	it Save	Cancel Add	Account Ad	e Plan Id Income Ad	Ining Id Inc Tax A	dd Target E	dit or Add Sci	enario Displ	ay Options									
Planning Horizon Queras BA IRA ROTH Teal required restriction restriction bitribution Year John Account Income Account Income Account Planned Distribution Planned Distribution Planned Distribution Planned Distribution Approx After Tax After Tax Income Target Inc. Gap Gap Gap Gap Gap Gap Gap Gap Gap Gap	- 1						Acco											
Teal required work cricical RMD Year John Account Income Account Income Account Planned Total Planned Distribution Approx Income After Tax Income Target Inc. Income Account BC LAR RMD net return 75 3.00 % 500.000 750.000 0.00 % 500.000 0.00 % 1.0000 Subtotal Manages Manages Income to Income to Income to Income to Manages Manages Income to Income to Income to Income to Manages Manages Income to Income to Manages Income to Income to Income to Income to Manages Income to Income to Manages Income to Income to Manages Income to Income to Income to Income to Manages Income to Income to Manages Income to Income to	1		Planning Horizon	20 years 🗸		BA	1											
Bet JULAR RMD net return initial arounts 75 3.00 % 3.50 % John RA 4.00 % January Subtotal Manages Manag	Tc al View er	l required neficial RMD	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
John Solution Solution Solution Solution Solution Manage Manage <th< td=""><td>RE U</td><td>ILAR RMD</td><td>net return</td><td>75</td><td>3.00 %</td><td></td><td>3.50 %</td><td>John IRA</td><td>4.00 %</td><td></td><td></td><td>1000000</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	RE U	ILAR RMD	net return	75	3.00 %		3.50 %	John IRA	4.00 %			1000000						
John John <th< td=""><td>accress</td><td>all accounts</td><td>initial amount</td><td></td><td>500,000</td><td></td><td>750,000</td><td>taba ta a</td><td>50,000</td><td></td><td>1,300,000</td><td>Subtotal</td><td></td><td>Manage</td><td></td><td>Manage</td><td>from total</td><td></td></th<>	accress	all accounts	initial amount		500,000		750,000	taba ta a	50,000		1,300,000	Subtotal		Manage		Manage	from total	
Data NAD Water P 300,000 <		John	bonus %		0.00 %	-	0.00 %	John inc	0.00 %		1 200 000	of account		Eff Tax Rate		Infl Factor	income to	
30,485 end of 1 75 426,111 60,695 743,762 30,467 51,000 1,000 1,154,37 31,167 1,164,37 31,167 1,164,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,37 31,167 1,103,17 31,167 1,103,17 31,167 1,103,17 31,167 1,100,101 1,110,37 31,167 1,100,101 1,111,111 1,100,111 1,111	20	0.400	w/bonus	75	400,000	Manage	750,000	Manage 20.499	50,000	Manage	1,300,000	110.077	0.11.9	(10.077) 109	100.000	2.00 %	target	and of 1
32,332 end of 3 77 298,895 74,463 733,979 32,332 53,122 1,000 1,085,96 107,79 9,33 % (3,755)-5% 104,040 104,040 104,040 00,000 00 err 33,63 end of 4 78 234,062 73,800 725,806 33,83 54,246 1000 1,014,614 108,168 9.96 % (2,042).3% 106,121 106,121 0 err 34,422 end of 5 80 95,567 75,774 706,900 35,510 56,633 1,000 989,010 112,284 119,6% (1,371)-4% 110,408 0 err 35,510 end of 6 80 95,567 75,774 706,900 35,510 56,633 1,000 74,446 114,467 114,417 110,408 110,408 0 err 37,579 end of 7 83 0 0 667,973 38,529 65,081 1,000 72,879 93,529 53,3 % 119,195 % 53,847 <t< td=""><td>3</td><td>1467</td><td>end of 2</td><td>75</td><td>362 484</td><td>78 470</td><td>745,762</td><td>30,460</td><td>52,040</td><td>1,000</td><td>1,224,073</td><td>110,377</td><td>9.11 %</td><td>(10,377)-12%</td><td>102,000</td><td>102,000</td><td></td><td>end of 2</td></t<>	3	1467	end of 2	75	362 484	78 470	745,762	30,460	52,040	1,000	1,224,073	110,377	9.11 %	(10,377)-12%	102,000	102,000		end of 2
33,363 end of 4 78 23,062 73,800 72,6,306 33,363 54,246 1,000 1,014,614 108,163 9.96 % (2,042)-3% 106,121 106,	3	2 332	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	104,000	0	end of 3
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).44 108.243 108.243 00 end 6 0.912.44 108.243 108.243 00 end 6 0.912.44 108.243 108.243 108.243 00 end 6 0.912.44 108.243 108.243 00 end 6 0.912.44 108.243 108.243 0 end 6 0.912.44 110.468 10.92.44 110.468 108.243 0 0 end 33.8 11.318.45 11.249 93.529 60.05 7.83 % 10.917.45 55.55 11.71.66 112.616	3	3.363	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
35,510 end of 6 80 95,567 75,774 706,900 35,510 56,633 1,000 859,100 112,284 119,6 % (1,876),4% 110,408 110,408 0 eff 36,439 end of 7 81 21,385 77,049 695,203 36,438 57,898 1,000 774,446 114,447 13,33 % (1,871),4% 112,616 112,616 0 eff 65,182 eff 14,667 114,447 13,33 % (1,871),4% 112,616 (1,871),4% 112,616 (1,871),4% 112,616 0 65,182 14 0,00 772,879 39,529 5,33 % (1,971),5% 35,649 115,669 (9,61,650) eff (9,61,664) 111,616 (7,9,615) en (7,9,615) en (7,9,615) en (7,9,615) en (7,9,615) en (7,9,615) en (7,9,71),5% 35,649 115,969 (82,322) en (1,9,17),5% 35,649 115,969 (82,322) en (1,9,17),5% 35,649 115,969 (82,322) en (1,9,17),5% 35,649 112,456	34	4.422	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
36,438 end of 7 81 21,985 77,049 995,203 36,438 57,898 1,000 774,466 114,447 13,33 (1,871),44 112,616 0 end 37,579 end of 8 82 0 22,027 681,957 37,579 59,214 1,000 774,466 114,447 13,33 (1,871),44 112,616 0 end 38,529 end of 9 83 0 0 667,973 38,529 60,883 1,000 727,879 99,529 53.8 (1,978),5% 35,551 117,166 (79,615) end (79,615) end (79,615) end (79,615) end (79,615) end (1,871),4% 35,647 119,599 (82,820) end (13,84) (14,847) (13,854) (1,41,474) 41,647 end of 11 85 0 0 63,932 43,247 (13,84) (14,847) (13,854) (13,84) (14,847) (13,854) (14,847) (13,845) (13,854) (14,847) <td< td=""><td>3</td><td>5.510</td><td>end of 6</td><td>80</td><td>95.567</td><td>75.774</td><td>706.900</td><td>35.510</td><td>56.633</td><td>1.000</td><td>859,100</td><td>112,284</td><td>11.96 %</td><td>(1.876)-4%</td><td>110.408</td><td>110.408</td><td>0</td><td>end of 6</td></td<>	3	5.510	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
37,579 end of 8 82 0 22,027 661,957 37,579 59,214 1,000 741,171 60,605 7.83 % (1,918),5% 58,667 114,869 (56,182) end 38,529 end of 9 83 0 0 667,297 38,529 60,83 1,000 727,879 39,529 5.33 % (1,918),5% 53,647 111,166 (79,615) end 39,720 end of 11 85 0 0 650,932 39,720 62,006 1,000 712,398 40,720 56.6 % (2,071),5% 39,649 115,059 (80,800) end 61,444 16,447 66,527 1,000 678,566 61,2 % (2,201),5% 39,547 (23,82) end 44,6207 end of 13 87 0 0 592,407 42,607 66,627 1,000 658,192 42,241 6,12 % (2,262),5% 41,345 128,824 (83,479) end 44,178 end of 14 88 0 0 <td>3</td> <td>6,438</td> <td>end of 7</td> <td>81</td> <td>21,385</td> <td>77,049</td> <td>695,203</td> <td>36,438</td> <td>57,898</td> <td>1,000</td> <td>774,486</td> <td>114,487</td> <td>13.33 %</td> <td>(1.871)-4%</td> <td>112,616</td> <td>112,616</td> <td>0</td> <td>end of 7</td>	3	6,438	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
38,529 end of 9 83 0 0 667,297 38,529 60,583 1,000 722,879 39,529 5.33 % (1,978)-5% 37,551 117,166 (79,615) end of 10 84 0 0 657,937 38,529 60,583 40,720 5.60 % (1,978)-5% 37,551 117,166 (79,615) end of 11 85 0 0 653,932 33,720 62,066 1,000 678,566 40,720 5.60 % (2,071)-5% 38,649 119,509 (80,860) end 680,860 end of 12 86 0 0 613,540 41,647 650,26 42,667 6,12 % (2,210)-5% 43,447 124,337 (83,891) end end of 14 88 0 0 592,407 42,607 665,027 1,000 658,192 44,261 6,13 % (2,225)-5% 41,345 128,248 (83,911) end 43,241 end of 14 88 0 0 584,664 44,178 70,024 1,000 581,824 44,241 6,718	3	7,579	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
39,720 end of 10 84 0 0 650,932 39,720 62,006 1,000 712,938 40,720 56.0 % (2,77)-% 38,649 119,509 (80,806) end 40,683 end of 11 85 0 0 633,813 40,683 64,846 1,000 696,518 41,683 585 % (2,210)-5% 39,649 119,509 (80,806) end 41,647 end of 12 86 0 0 613,840 41,647 65,026 42,647 6,12 % (2,220)-5% 40,447 124,837 (83,891) end 42,201 end of 14 88 0 0 569,900 43,241 68,252 1,000 638,192 44,247 6,71 % (2,285)-5% 41,365 126,824 (87,404) end 44,77 end of 14 88 0 0 569,900 43,241 1,000 615,692 44,718 7,08 % (2,282)-5% 43,365 (7,171) m (87,404) end 44,727	31	8,529	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
40,683 end of 11 85 0 0 633,031 40,683 63,466 1,000 696,518 41,683 5.85 % (2,136)-% 39,547 121,899 (82,252) end 41,647 end of 12 86 0 0 613,840 41,647 65202 1,000 678,566 42,647 61.2 % (2,262)-5% 41,345 126,824 (83,819) end 42,607 end of 14 88 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 43,241 end of 14 88 0 0 569,900 43,241 66,292 1,000 658,192 45,178 (2,252)-5% 41,345 126,824 (85,479) end 44,727 end of 16 90 0 0 520,040 44,727 71,824 1,000 591,864 45,277 7.43 % (2,352)-5% 43,366 137,278 (93,413) </td <td>3</td> <td>9,720</td> <td>end of 10</td> <td>84</td> <td>0</td> <td>0</td> <td>650,932</td> <td>39,720</td> <td>62,006</td> <td>1,000</td> <td>712,938</td> <td>40,720</td> <td>5.60 %</td> <td>(2,071)-5%</td> <td>38,649</td> <td>119,509</td> <td>(80,860)</td> <td>end of 10</td>	3	9,720	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
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 (63,879) en 42,007 end of 13 87 0 0 592,407 42,607 665,024 43,607 651,3 % 42,620-5% 41,345 126,824 (85,479) en 43,241 end of 14 88 0 0 569,900 43,241 66,129 44,107 70,83 (2,245)-5% 41,345 126,824 (85,479) en 44,178 end of 15 89 0 0 556,684 41,178 70,024 1,000 591,664 45,172 7.48 % (2,342)-5% 43,375 134,486 (87,404) en 44,172 end of 16 90 0 520,604 44,727 7,1824 1,000 591,664 45,727 7.43 % (2,342)-5% 43,375 134,487 67,721 end of 17 91 0 0	41	0,683	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
42,607 end of 13 87 0 0 592,407 42,607 66,827 1,000 658,934 43,607 64,3 % (2,262)-5% 41,345 126,824 (68,749) end 44,217 end of 14 88 0 0 569,904 43,241 6639,034 43,607 64,3 % (2,262)-5% 41,345 126,824 (68,749) end 44,178 end of 15 89 0 0 554,668 44,178 70,024 1,000 615,692 44,214 (2,242)-5% 42,836 131,948 (89,111) end 44,727 end of 15 90 0 0 520,040 44,727 71,824 1,000 566,718 4,221,5% 43,375 134,587 (91,212) end 44,521 rot of 17 91 0 0 44,622 73,647 1,000 566,718 46,221 73,848 46,221 73,849 1,000 540,714 46,550 8,23 % (2,348)-5% 44,302 140,024 <td>4</td> <td>1,647</td> <td>end of 12</td> <td>86</td> <td>0</td> <td>0</td> <td>613,540</td> <td>41,647</td> <td>65,026</td> <td>1,000</td> <td>678,566</td> <td>42,647</td> <td>6.12 %</td> <td>(2,200)-5%</td> <td>40,447</td> <td>124,337</td> <td>(83,891)</td> <td>end of 12</td>	4	1,647	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
43,241 end of 14 88 0 0 569,900 43,241 66,292 1,000 658,192 44,241 6,71 % (2,285)-5% 41,956 129,361 (07,404) end 44,178 end of 15 89 0 0 545,666 44,178 70,024 1,000 615,692 45,178 7.08 % (2,242)-5% 43,286 131,448 (91,111) end 61,4178 70,8 % (2,342)-5% 43,375 134,587 (91,212) end 45,221 end of 17 91 0 439,020 44,221 7,645 1,000 566,718 46,221 7,81 % (2,342)-5% 43,866 137,278 (91,212) end 45,550 end of 17 91 0 439,020 45,221 7,864 1,000 540,571 46,502 8,23 % (2,342)-5% 43,866 137,278 (93,722) end 45,550 end of 18 92 0 434,885 45,050 7,671 1,000 512,557 47,003	4:	2,607	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
44,178 end of 15 89 0 0 545,668 64,178 70,024 1,000 615,692 45,178 7.08 % (2,242)-5% 42,826 131,948 (99,111) end 44,727 end of 16 90 0 520,040 44,727 71,824 1,000 591,864 45,727 7.43 % (2,352)-5% 43,375 134,886 191,212 end 44,5221 end of 17 91 0 493,020 45,221 73,647 1,000 566,718 46,221 7.81 % (2,355)-5% 43,366 137,278 (99,413) end 45,550 end of 18 92 0 446,422 45,650 75,645 1,000 540,271 46,650 8.23 % (2,355)-5% 43,366 137,272 end 45,772 end of 19 93 0 434,885 46,003 77,671 1,000 512,577 47,003 8.7% (2,245)-5% 44,671 142,825 (95,722) end 45,777 end of 19 93	4:	3,241	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
44,727 end of 16 90 0 0 520,040 64,727 71,824 1,000 591,864 45,727 74,35% (2,352)-5% 43,375 134,587 (91,212) end 45,221 end of 17 91 0 0 493,020 45,221 73,647 1,000 566,718 46,255/5% 43,375 134,587 (91,212) end 45,650 end of 18 92 0 46,626 45,650 75,645 1,000 540,271 46,650 8.23 % (2,348)-5% 44,302 140,024 (95,722) end 46,003 end of 19 93 0 0 434,885 450,03 77,671 1,000 512,557 47,003 8.70 % (2,332)-5% 44,671 142,825 (96,171) end 45,777 end of 20 94 0 0 403,29 45,777 79,78 1,000 512,557 47,003 8.70 % (2,321)-5% 44,671 142,825 (96,811) (101,149) en	4	4,178	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
45,221 end of 1/ 91 0 0 493,020 45,221 73,697 1,000 560,718 45,221 73,81% (235),5% 43,806 137,278 (934,13) end 45,550 end of 18 92 0 464,550 75,645 1,000 540,271 46,550 82.3% (2324),5% 44,302 140,024 (95,722) end 45,003 end of 19 93 0 434,885 45,003 77,671 1,000 512,557 47,003 8.70 % (2332),5% 44,671 142,825 (98,154) end 45,777 end of 20 94 0 0 494,329 45,777 79,78 1,000 484,107 46,777 9,13 % (2245),5% 44,571 142,825 (98,154) end (101,149) end	4	4,727	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
45,050 end of 19 93 0 0 434,885 45,003 77,671 1,000 540,271 46,050 8,23 % (2,346)-5% 44,302 140,024 (95,722) end 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 45,777 end of 20 94 0 0 494,329 45,777 79,78 1,000 484,107 46,777 9,13 % (2,245)-5% 44,451 (145,481 (101,149) end	4	5,221	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
45,003 etru 0 17 33 0 0 445,003 40,003 77,071 1,000 512,557 47,003 87,07 (2,322)-5% 44,571 142,825 (95,154) 67 45,777 etru 0 17 20 44,521 142,825 (95,154) 67 45,777 9,778 1,000 484,107 46,777 9,13 % (2,322)-5% 44,551 142,681 (10,1149) etru	4	5,050	end of 18	92	0	0	404,626	45,650	75,645	1,000	540,2/1	46,650	8.23 %	(2,348)-5%	44,302	140,024	(95,722)	end of 18
	4	6,003	end of 19	93	0	0	434,885	46,003	77,671	1,000	512,557	47,003	0.12 %	(2,332)-5%	44,6/1	142,825	(98,154)	end of 19
562 206 780 591 20 000 1 277 796 (67 FAU) 1 20 510 2 400 796 (4104 FAU)	4	5,777	end of 20	94	U	562 206	404,329	40,///	/9,//8	20,000	484,107	1 272 706	9.13 %	(67 504)	1 205 102	2 420 726	(1124 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: +1-888-449-6917 or support@planscout.com.