# Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan

08/07/2025 2:10 pm EDT

Discover how to create and configure tax calculations for incomes and expenses within a hypothetical structured income plan. Correctly setting up these options is essential for accurately forecasting your effective tax rate. This three-part guide will walk you through Adding Income and Expenses, Verifying Your Projections, and Finalizing Your Setup.

Below is a hypothetical example of a client that is working and making a yearly wage of \$50,000, will be receiving Social Security yearly amount \$24,000, and will be gifting to the grandkids yearly \$4,000 for 10 years.

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: Adding Income and Expenses

#### Step 1: Edit: Click on the green edit button underneath the Structured Income Planning heading.

| Struct   | ured I     | ncom                                   | e Plar       | nning                                  |                      |                                      |        |                             |                                   |            |              |             |                       |                                   |           |
|--|------------|--|--------------|--|----------------------|--------------------------------------|--------|-----------------------------|-----------------------------------|------------|--------------|-------------|-----------------------|-----------------------------------|-----------|
| Pl nning   | 20 years V | ption: Adding                          | Income and E |  |                      |                                      |        |                             |                                   |            |              |             |                       |                                   |           |
| Herizon  |            |  | ВА           |  | KA                   | R                                    | отн    | Accounts                    | Planned                           | Percent    | Approx       | After Tax   |                       | Income                            |           |
| Year   | John       | Account                                | Income       | Account                                | Income               | Account                              | Total  | Distribution                | Distribution                      | Income Tax | Income       | Target Inc. | Gap                   | Year                              |           |
| net return<br>ir tial amount<br>bonus %<br>w/bonus | 75         | 3.00 %<br>500,000<br>0.00 %<br>500,000 |              | 3.50 %<br>750,000<br>0.00 %<br>750,000 | John IRA<br>John inc | 4.00 %<br>50,000<br>0.00 %<br>50,000 |        | 1,300,000<br>0<br>1,300,000 | Subtotal<br>of account<br>incomes |            | Eff Tax Rate |             | Infl Factor<br>2.00 % | from total<br>income to<br>target |           |
| 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  |
| end of 2   | 76         | 362,484                                | 78,470       | 740,397                                | 31,467               | 52,040                               | 1,000  | 1,154,921                   | 110,937                           | 9.06 %     | (8,937)-8%   | 102,000     | 102,000               | 0                                 | end of 2  |
| end of 3   | 77         | 298,895                                | 74,463       | 733,979                                | 32,332               | 53,122                               | 1,000  | 1,085,996                   | 107,795                           | 9.33 %     | (3,755)-5%   | 104,040     | 104,040               | 0                                 | end of 3  |
| 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  |
| 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  |
| 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  |
| 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  |
| end of 8   | 82         | 0                                      | 22,027       | 667 207                                | 37,579               | 59,214                               | 1,000  | 741,1/1                     | 20,505                            | 7.83 %     | (1,918)-5%   | 27 551      | 117,869               | (30,182)                          | end of 8  |
| end of 10  | 84         | 0                                      | 0            | 650.932                                | 39,329               | 62,006                               | 1,000  | 712 938                     | 40 720                            | 5.60 %     | (2071)-5%    | 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 %     | (2136)-5%    | 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)-5%   | 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)-5%   | 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)-5%   | 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)-5%   | 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)-5%   | 43,375      | 134,587               | (91,212)                          | end of 16 |
| end of 17  | 91         | 0                                      | 0            | 493,020                                | 45,221               | 73,697                               | 1,000  | 566,718                     | 46,221                            | 7.81 %     | (2,355)-5%   | 43,866      | 137,278               | (93,413)                          | end of 17 |
| end of 18  | 92         | 0                                      | 0            | 464,626                                | 45,650               | 75,645                               | 1,000  | 540,271                     | 46,650                            | 8.23 %     | (2,348)-5%   | 44,302      | 140,024               | (95,722)                          | end of 18 |
| end of 19  | 93         | 0                                      | 0            | 434,885                                | 46,003               | 77,671                               | 1,000  | 512,557                     | 47,003                            | 8.70 %     | (2,332)-5%   | 44,671      | 142,825               | (98,154)                          | end of 19 |
| end of 20  | 94         | 0                                      | 0            | 404,329                                | 45,777               | 79,778                               | 1,000  | 484,107                     | 46,777                            | 9.13 %     | (2,245)-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)                       |           |

| Structured               | Income   | e Pla    | nning           |                |               |              |             |        |           |            |         |              |           |                       |             |              |
|--------------------------|--|----------|-----------------|----------------|---------------|--------------|-------------|--------|-----------|------------|---------|--------------|-----------|-----------------------|-------------|--------------|
| Edit Save Cancel Add     | Account Add  | Income   | Add Inc Tax     | dd Target E    | dit or Add Sc | enario Displ | lay Options |        |           |            |         |              |           |                       |             |              |
|                          |  |          |                 |                |               |              |             |        |           |            |         |              |           |                       |             |              |
|                          |  | Ť        |                 |                |               |              |             |        |           |            |         |              |           |                       |             |              |
| Scenario Tax Calculation | Ontion: Adding   | ome an   | + Expenses into | a Structured I | ncome Plan    | ×            |             |        |           |            |         |              |           |                       |             |              |
| Tax outoutation          | option. Adding   | on on on | LAPCHOUD III    | u onuclarca i  | neonie i lan  |              |             |        |           |            |         |              |           |                       |             |              |
|                          |  |          |                 |                |               |              |             | "K     |           |            |         |              |           |                       |             |              |
|                          |  |          |                 |                | Acco          |              |             |        |           |            |         |              |           |                       |             |              |
|                          | Planning   | 20 years | ~               | -              |               |              |             |        |           |            |         |              |           |                       |             |              |
|                          | Horizon  |          |                 | ВА             |               |              |             |        |           |            |         |              |           |                       |             |              |
| Total required           | Total required Year John Account Income Account Income Account Income Account Income Accounts Planned Percent Approx After Tax Target Inc. Income Year   |          |                 |                |               |              |             |        |           |            |         |              |           |                       | Year        |              |
| View Beneficial RMD      | View Beneficial RMD         Year         John         Account         Income         Account         Income         Account         Income         Total         Distribution         Income         Target Inc.         Gap         Year           REGULAR RMD         net return         75         3.00 %         3.50 %         John IRA         4.00 %         Income         Income |          |                 |                |               |              |             |        |           |            |         |              |           |                       |             |              |
| REGULAR RMD              | REGULAR RMD         net return         75         3.00 %         3.50 %         John IRA         4.00 %         Manage         Manage         Manage           accross all accounts         initial amount         500.000         750.000         1.300.000         Subtotal         Manage         Manage         Manage   |          |                 |                |               |              |             |        |           |            |         |              |           |                       |             |              |
| accross an accounts      | honue %  |          | 0.00 %          |                | /50,000       | John inc     | 50,000      |        | 1,300,000 | of account |         | Eff Tax Pate |           | Manage<br>Infl Eactor | income to   |              |
| total RMD                | w/honus  |          | 500,000         | Manage         | 750.000       | Manage       | 50,000      | Manage | 1 300 000 | incomes    |         | LIT TAX Nate |           | 2 00 %                | target      |              |
| 30.488                   | end of 1   | 75       | 428 111         | 86,889         | 745,762       | 30,488       | 51,000      | 1.000  | 1,000,000 | 118.377    | 9.11 %  | (18.377)-12% | 100.000   | 100.000               | 0           | end of 1     |
| 31,467                   | end of 2   | 76       | 362,484         | 78,470         | 740,397       | 31,467       | 52,040      | 1,000  | 1,154,921 | 110,937    | 9.06 %  | (8,937)-8%   | 102,000   | 102,000               | 0           | end of 2     |
| 32,332                   | end of 3   | 77       | 298,895         | 74,463         | 733,979       | 32,332       | 53,122      | 1,000  | 1,085,996 | 107,795    | 9.33 %  | (3,755)-5%   | 104,040   | 104,040               | 0           | end of 3     |
| 33,363                   | end of 4   | 78       | 234,062         | 73,800         | 726,306       | 33,363       | 54,246      | 1,000  | 1,014,614 | 108,163    | 9.96 %  | (2,042)-3%   | 106,121   | 106,121               | 0           | end of 4     |
| 34,422                   | end of 5   | 79       | 166,350         | 74,733         | 717,304       | 34,422       | 55,416      | 1,000  | 939,071   | 110,155    | 10.86 % | (1,912)-4%   | 108,243   | 108,243               | 0           | end of 5     |
| 35,510                   | end of 6   | 80       | 95,567          | 75,774         | 706,900       | 35,510       | 56,633      | 1,000  | 859,100   | 112,284    | 11.96 % | (1,876)-4%   | 110,408   | 110,408               | 0           | end of 6     |
| 36,438                   | end of 7   | 81       | 21,385          | 77,049         | 695,203       | 36,438       | 57,898      | 1,000  | 774,486   | 114,487    | 13.33 % | (1,871)-4%   | 112,616   | 112,616               | 0           | end of 7     |
| 37,579                   | end of 8   | 82       | 0               | 22,027         | 681,957       | 37,579       | 59,214      | 1,000  | 741,171   | 60,605     | 7.83 %  | (1,918)-5%   | 58,687    | 114,869               | (56,182)    | end of 8     |
| 38,529                   | end of 9   | 83       | 0               | 0              | 667,297       | 38,529       | 60,583      | 1,000  | 727,879   | 39,529     | 5.33 %  | (1,978)-5%   | 37,551    | 117,166               | (79,615)    | end of 9     |
| 39,720                   | end of 10  | 84       | 0               | 0              | 650,932       | 39,720       | 62,006      | 1,000  | 712,938   | 40,720     | 5.60 %  | (2,071)-5%   | 38,649    | 119,509               | (80,860)    | end of 10    |
| 40,683                   | end of 11  | 85       | 0               | 0              | 633,031       | 40,683       | 63,486      | 1,000  | 696,518   | 41,683     | 5.85 %  | (2,136)-5%   | 39,547    | 121,899               | (82,352)    | end of 11    |
| 41,647                   | end of 12  | 86       | 0               | 0              | 613,540       | 41,647       | 65,026      | 1,000  | 678,566   | 42,647     | 6.12 %  | (2,200)-5%   | 40,447    | 124,337               | (83,891)    | end of 12    |
| 42,607                   | end of 13  | 87       | 0               | 0              | 592,407       | 42,607       | 66,627      | 1,000  | 659,034   | 43,607     | 6.43 %  | (2,262)-5%   | 41,345    | 126,824               | (85,479)    | end of 13    |
| 43,241                   | end of 14  | 88       | 0               | 0              | 569,900       | 43,241       | 68,292      | 1,000  | 638,192   | 44,241     | 6.71 %  | (2,285)-5%   | 41,956    | 129,361               | (87,404)    | end of 14    |
| 44,178                   | end of 15  | 89       | 0               | 0              | 545,668       | 44,178       | 70,024      | 1,000  | 615,692   | 45,178     | 7.08 %  | (2,342)-5%   | 42,836    | 131,948               | (89,111)    | end of 15    |
| 44,/2/                   | end of 16  | 90       | 0               | 0              | 520,040       | 44,/2/       | 71,824      | 1,000  | 591,864   | 45,/2/     | 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       | 73,097      | 1,000  | 500,718   | 40,221     | 7.81 %  | (2,355)-5%   | 43,800    | 137,278               | (93,413)    | end of 17    |
| 45,050                   | end of 19  | 92       | 0               |                | 404,020       | 46,003       | 77,671      | 1,000  | 512 557   | 40,050     | 8 70 %  | (2,340)-5%   | 44,302    | 140,024               | (93,722)    | end of 19    |
| 45,777                   | 45,777 end of 20 94 0 0 404,329 45,777 79,778 1,000 424,107 46,777 9,178 (2245)-55 44,552 145,681 (101,149) end of 20  |          |                 |                |               |              |             |        |           |            |         |              |           |                       |             |              |
|                          | 5112 51 20   |          |                 | 563,206        | 104,020       | 789,581      |             | 20,000 |           | 1,372,786  | 2.10 10 | (67,594)     | 1,305,192 | 2,429,736             | (1,124,544) | 0.10 01 20 1 |

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

#### Step 3: Other Income Name: Enter in a title for the column.

| Manage Income<br>Save Cancel                            |                           |                         |                   |
|---|---------------------------|-------------------------|-------------------|
| Other income name                                       |                           |                         | me Adjustments    |
| This is a Social Security income                        | 0                         | ADD ADJUSTMENT          | Income adjustment |
| First year income                                       |                           | Pick year(s) 3          |                   |
| Inflation rate  | 0.0 %                     | Pick year(s) to remove  |                   |
| Number of months of income in first year                | 12.0                      | - 7<br>- 8              |                   |
| Income description                                      |                           | Reset all years 9<br>10 |                   |
| Delay the income start until age<br>Age to begin income | Client 1 age Client 2 age | 11<br>12<br>13          |                   |
| Tax calculation option                                  | Not Taxable ~             | 14                      | •                 |
|   |                           | 17                      |                   |
|   |                           | 19                      |                   |
|   |                           | 21                      |                   |
|   |                           | 23                      |                   |
|   |                           |                         |                   |

Step 4: First Year Income: Enter in the first-year income:

| Manage Income   |                           |                        |   |                |                    |
|---|---------------------------|------------------------|---|----------------|--------------------|
| Other income name                                       | Wages                     |                        |   |                | Income Adjustments |
| This is a Social Security income                        | 0                         | ADD ADJUSTMENT         |   | Year<br>1<br>2 | Income adjustment  |
| First year income                                       |                           | Pick year(s)           |   | 3<br>4         |                    |
| Inflation rate  | 0.0 %                     | Riderer (Alternation   |   | 5<br>6         |                    |
| Number of months of income in first year                | 12.0                      | Prok year(s) to remove |   | 7<br>8         |                    |
| Income description                                      |                           | Reset all years        |   | 9<br>10        |                    |
| Delay the income start until age<br>Age to begin income | Client 1 age Client 2 age |                        |   | 11<br>12       |                    |
| Tax calculation option                                  | Not Tavable               |                        |   | 13             | I                  |
| ,   | Not labable               |                        |   | 16<br>17       |                    |
|   |                           |                        | 0 | 18<br>19       |                    |
|   |                           |                        |   | 20<br>21       |                    |
|   |                           |                        |   | 22<br>23       |                    |
|   |                           |                        |   | 24             | • • •              |

# Step 5: Inflation Rate: Enter in the yearly inflation rate.

| Manage Income                            |                               |                        |                        |
|--|-------------------------------|------------------------|------------------------|
|  |                               |                        | Income Adjustments     |
| Other income name                        | Wages                         |                        |                        |
| This is a Social Security income         | 0                             | ADD ADJUSTMENT         | Year Income adjustment |
| First year income                        | 50,000                        | Pick year(s)           | 3                      |
| Inflation rate                           | 0.0 %                         | Dick yasr(e) to remove | 5<br>6                 |
| Number of months of income in first year | 12.0                          | Fick year(s) to remove | 7<br>8                 |
| Income description                       |                               | Reset all years        | 9<br>10                |
| Delay the income start until age         |                               |                        |                        |
| Age to begin income                      | 0 Client 1 age O Client 2 age |                        |                        |
| Tax calculation option                   | Not Taxable                   |                        |                        |
|  | Not laxable                   |                        | 16                     |
|  |                               |                        | 17                     |
|  |                               |                        | 18                     |
|  |                               |                        | 19                     |
|  |                               |                        | 20 21                  |
|  |                               |                        | 22                     |
|  |                               |                        | 23                     |
|  |                               |                        | ■ 24 ♥                 |

Step 6: Tax Calculation Option Textbox Dropdown Arrow: Select the dropdown carrot arrow in the tax Calculation Option Textbox and select Wages (line 1 of the tax form).

| Manage Income   |                             |                        |                |                    |   |
|---|-----------------------------|------------------------|----------------|--------------------|---|
| Other income name                                       | Wages                       |                        |                | Income Adjustments |   |
| This is a Social Security income                        | 0                           | ADD ADJUSTMENT         | Year<br>1<br>2 | Income adjustment  | Î |
| First year income                                       | 50,000                      | Pick year(s)           | 3<br>4         |                    |   |
| Inflation rate  | 2 %                         |                        | 5<br>6         |                    |   |
| Number of months of income in first year                | 12.0                        | Pick year(s) to remove | 7<br>8         |                    |   |
| Income description                                      |                             | Reset all years        | 9<br>10        |                    |   |
| Delay the income start until age<br>Age to begin income | 0 Client 1 age Client 2 age |                        | 11<br>12<br>13 |                    |   |
| Tax calculation option                                  | Not Taxable                 |                        | 14<br>15       |                    |   |
|   | 1                           |                        | 17<br>18       |                    |   |
|   |                             |                        | 19<br>20       |                    |   |
|   |                             |                        | 21<br>22       |                    |   |
|   |                             |                        | 23<br>24       |                    | • |

# Step 7: Save: Click on the green Save button underneath the Manage Income Heading.

| Manage Income                             |                                |                         |                |                   |
|---|--------------------------------|-------------------------|----------------|-------------------|
|   |                                |                         | In             | icome Adjustments |
| Oti er income name                        | Wages                          |                         |                |                   |
| Th ; is a Social Security income          | 0                              | ADD ADJUSTMENT          | Year<br>1<br>2 | Income adjustment |
| Fir <mark>i</mark> t year income          | 50,000                         | Pick year(s)            | 3<br>4         |                   |
| Inf ation rate                            | 2 %                            | Dick year/s) to remove  | 5<br>6         |                   |
| Nu nber of months of income in first year | 12.0                           | r tox year(a) to remove | 7<br>8         |                   |
| Income description                        |                                | Reset all years         | 9<br>10        |                   |
| Delay the income start until age          | 0                              |                         | 11             |                   |
| Age to begin income                       | 0 OClient 1 age OClient 2 age  |                         | 13             |                   |
| Tax calculation option                    | Wages (line 1 of the tax form) |                         | 14             |                   |
|   |                                |                         | 16             |                   |
|   |                                |                         | 17             |                   |
|   |                                |                         | 19             |                   |
|   |                                |                         | 20             |                   |
|   |                                |                         | 22             |                   |
|   |                                |                         | 23             |                   |
|   |                                |                         | 4              | •                 |

Step 8: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

| Structured   |                 | e P    |             | ax Add Targ      | et Edit or A | dd Scenario      | Display Opti | ons             |           |              |              |             |               |           |             |            |           |
|--|-----------------|--------|-------------|------------------|--------------|------------------|--------------|-----------------|-----------|--------------|--------------|-------------|---------------|-----------|-------------|------------|-----------|
|  |                 |        |             |                  |              |                  |              |                 |           |              |              |             |               |           |             |            |           |
|  |                 |        |             |                  |              |                  |              |                 |           |              |              |             |               |           |             |            |           |
| Scenario Tax Calculation   | Option: Adding  | Income | and Expense | s into a Struc   | tured Income | Plan 🗸           | 1            |                 |           |              |              |             |               |           |             |            |           |
|  |                 |        |             |                  |              |                  |              |                 |           |              |              |             |               |           |             |            |           |
|  |                 |        |             |                  |              |                  |              |                 |           |              |              |             |               |           |             |            |           |
|  |                 |        |             |                  | ACCO         | unts             |              |                 |           |              |              |             |               |           |             |            |           |
|  | Planning 20 yea | irs v  |             | RA               |              | IDA              | P            |                 |           |              | Incomer      |             |               |           |             |            |           |
|  | Horizon         |        |             |                  |              |                  |              | 0111            |           |              |              | incomes     |               |           |             |            |           |
| Total required   | Year            | John   | Account     | Income           | Account      | Income           | Account      | Income          | Accounts  | Planned      | Percent      | Wages       | Approx        | After Tax | Target Inc. | Income     | Year      |
| View Beneficial RMD  |                 |        |             |                  |              |                  |              |                 | Total     | Distribution | Distribution |             | Income Tax    | Income    |             | Gap        |           |
| 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           John         bonus %         0.00 %         0.00 %         John inc         0.00 %         0 of account         Infl Factor         Eff Tax Rate |                 |        |             |                  |              |                  |              |                 |           |              |              |             |               |           | Manage      | from total |           |
| John<br>total BMD  | bonus %         |        | 500,000     |                  | 750,000      | John Inc         | 50,000       | Manager         | 1 200 000 | incomer      |              | anni Factor | EII Tax Rate  |           | ann Factor  | Income to  |           |
| 20.499   | w/bonus         | 76     | 460,600     | Manage<br>4E 279 | 730,000      | Manage<br>20.499 | 50,000       | Manage<br>1.000 | 1,300,000 | 76.966       | E 01 %       | 2.00 %      | (26.966) 1.4% | 100.000   | 100.000     | target     | and of 1  |
| 31,467   | end of 2        | 76     | 409,022     | 40,070           | 740,702      | 31,467           | 52 040       | 1,000           | 1,200,364 | 71,745       | 5.67 %       | 51,000      | (20,745)-14%  | 102,000   | 102,000     | 0          | end of 2  |
| 32 332   | end of 3        | 77     | 421 825     | 35 940           | 733 979      | 32 332           | 53 122       | 1,000           | 1 208 926 | 69.272       | 5.60 %       | 52 020      | (17 252)-13%  | 104,040   | 104,040     | 0          | end of 3  |
| 33,363   | end of 4        | 78     | 400.535     | 33,945           | 726.306      | 33,363           | 54,246       | 1.000           | 1,181,087 | 68.307       | 5.65 %       | 53.060      | (15,247)-13%  | 106,121   | 106,121     | 0          | end of 4  |
| 34.422   | end of 5        | 79     | 379.752     | 32,799           | 717.304      | 34.422           | 55.416       | 1.000           | 1,152,473 | 68.221       | 5.78 %       | 54,122      | (14.099)-12%  | 108,243   | 108.243     | 0          | end of 5  |
| 35.510   | end of 6        | 80     | 358,983     | 32,162           | 706,900      | 35.510           | 56.633       | 1.000           | 1,122,516 | 68.672       | 5.96 %       | 55.204      | (13.468)-12%  | 110,408   | 110,408     | 0          | end of 6  |
| 36,438   | end of 7        | 81     | 337,765     | 31,988           | 695,203      | 36,438           | 57,898       | 1,000           | 1,090,866 | 69,426       | 6,19 %       | 56,308      | (13,118)-12%  | 112,616   | 112,616     | 0          | end of 7  |
| 37,579   | end of 8        | 82     | 316,036     | 31,862           | 681,957      | 37,579           | 59,214       | 1,000           | 1,057,207 | 70,440       | 6.46 %       | 57,434      | (13,006)-12%  | 114,869   | 114,869     | 0          | end of 8  |
| 38,529   | end of 9        | 83     | 293,489     | 32,028           | 667,297      | 38,529           | 60,583       | 1,000           | 1,021,368 | 71,557       | 6.77 %       | 58,583      | (12,974)-12%  | 117,166   | 117,166     | 0          | end of 9  |
| 39,720   | end of 10       | 84     | 270,191     | 32,103           | 650,932      | 39,720           | 62,006       | 1,000           | 983,129   | 72,823       | 7.13 %       | 59,755      | (13,068)-12%  | 119,509   | 119,509     | 0          | end of 10 |
| 40,683   | end of 11       | 85     | 245,872     | 32,424           | 633,031      | 40,683           | 63,486       | 1,000           | 942,389   | 74,108       | 7.54 %       | 60,950      | (13,158)-12%  | 121,899   | 121,899     | 0          | end of 11 |
| 41,647   | end of 12       | 86     | 220,450     | 32,798           | 613,540      | 41,647           | 65,026       | 1,000           | 899,016   | 75,445       | 8.01 %       | 62,169      | (13,276)-12%  | 124,337   | 124,337     | 0          | end of 12 |
| 42,607   | end of 13       | 87     | 193,851     | 33,213           | 592,407      | 42,607           | 66,627       | 1,000           | 852,885   | 76,820       | 8.55 %       | 63,412      | (13,408)-12%  | 126,824   | 126,824     | 0          | end of 13 |
| 43,241   | end of 14       | 88     | 165,749     | 33,917           | 569,900      | 43,241           | 68,292       | 1,000           | 803,941   | 78,158       | 9.16 %       | 64,680      | (13,478)-12%  | 129,361   | 129,361     | 0          | end of 14 |
| 44,178   | end of 15       | 89     | 136,312     | 34,410           | 545,668      | 44,178           | 70,024       | 1,000           | 752,004   | 79,588       | 9.90 %       | 65,974      | (13,614)-12%  | 131,948   | 131,948     | 0          | end of 15 |
| 44,727   | end of 16       | 90     | 105,169     | 35,232           | 520,040      | 44,727           | 71,824       | 1,000           | 697,033   | 80,959       | 10.77 %      | 67,293      | (13,666)-12%  | 134,587   | 134,587     | 0          | end of 16 |
| 45,221   | end of 17       | 91     | 72,203      | 36,121           | 493,020      | 45,221           | 73,697       | 1,000           | 638,920   | 82,342       | 11.81 %      | 68,639      | (13,703)-12%  | 137,278   | 137,278     | 0          | end of 17 |
| 45,650   | end of 18       | 92     | 37,287      | 37,082           | 464,626      | 45,650           | 75,645       | 1,000           | 577,558   | 83,732       | 13.11 %      | 70,012      | (13,720)-12%  | 140,024   | 140,024     | 0          | end of 18 |
| 46,003   | end of 19       | 93     | 281         | 38,125           | 434,885      | 46,003           | /7,671       | 1,000           | 512,837   | 85,127       | 14.74 %      | 71,412      | (13,/15)-12%  | 142,825   | 142,825     | 0          | end of 19 |
| 45,777   | end of 20       | 94     | 0           | 289              | 404,329      | 45,777           | /9,778       | 1,000           | 484,107   | 47,066       | 9.18 %       | 72,841      | (13,451)-11%  | 106,456   | 145,681     | (39,225)   | ena of 20 |
|  |                 |        |             | 661,094          |              | 789,581          |              | 20,000          |           | 1,470,675    |              | 1,214,868   | (295,032)     | 2,390,511 | 2,429,736   | (39,225)   |           |

## Step 9: Wages Column: A new wages column will now automatically appear within the plan.

| Structured<br>Edit Save Cancel Add<br>Scenario Tax Calculation | Account Add                                | P<br>Income | Add Inc T | Add Targ | et Edit or A | dd Scenario<br>Plan ~ | Display Opt | ons    |                   |                         |                         |             |                      |                     |             |               |           |
|--|--|-------------|-----------|----------|--------------|-----------------------|-------------|--------|-------------------|-------------------------|-------------------------|-------------|----------------------|---------------------|-------------|---------------|-----------|
|  |  |             |           |          | Acco         | unts                  |             | ×      | ĺ                 |                         |                         |             |                      |                     |             |               |           |
|  | Planning 20 years V<br>Horizon BA IRA ROTH |             |           |          |              |                       |             |        |                   |                         |                         |             |                      |                     |             |               |           |
| Total required<br>View Beneficial RMD                          | Year                                       | John        | Account   | Income   | Account      | Income                | Account     | Income | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages       | Approx<br>Income Tax | After Tax<br>Income | Target Inc. | Income<br>Gap | Year      |
| REGULAR RMD  | net return                                 | 75          | 3.00 %    |          | 3.50 %       | John IRA              |             |        |                   | 1                       |                         |             | 1                    |                     | 1           |               |           |
| accross all accounts   | initial amount                             |             | 500,000   |          | 750,000      | second and            | 50,000      |        | 1,300,000         | Subtotal                |                         | Manage      | Manage               |                     | Manage      | from total    |           |
| John   | bonus %                                    |             | 0.00 %    |          | 0.00 %       | John inc              | 0.00 %      |        | 0                 | of account              |                         | Infl Factor | Eff Tax Rate         |                     | Infl Factor | income to     |           |
| total RMD  | w/bonus                                    |             | 500,000   | Manage   | 750,000      | Manage                | 50,000      | Manage | 1,300,000         | incomes                 |                         | 2.00 %      |                      |                     | 2.00 %      | target        |           |
| 30,488   | end of 1                                   | 75          | 469,622   | 45,378   | 745,762      | 30,488                | 51,000      | 1,000  | 1,266,384         | 76,866                  | 5.91 %                  | 50,000      | (26,866)-14%         | 100,000             | 100,000     | 0             | end of 1  |
| 31,467   | end of 2                                   | 76          | 444,432   | 39,278   | 740,397      | 31,467                | 52,040      | 1,000  | 1,236,869         | 71,745                  | 5.67 %                  | 51,000      | (20,745)-14%         | 102,000             | 102,000     | 0             | end of 2  |
| 32,332   | end of 3                                   | 77          | 421,825   | 35,940   | 733,979      | 32,332                | 53,122      | 1,000  | 1,208,926         | 69,272                  | 5.60 %                  | 52,020      | (17,252)-13%         | 104,040             | 104,040     | 0             | end of 3  |
| 33,363   | end of 4                                   | 78          | 400,535   | 33,945   | 726,306      | 33,363                | 54,246      | 1,000  | 1,181,087         | 68,307                  | 5.65 %                  | 53,060      | (15,247)-13%         | 106,121             | 106,121     | 0             | end of 4  |
| 34,422   | end of 5                                   | 79          | 379,752   | 32,799   | 717,304      | 34,422                | 55,416      | 1,000  | 1,152,473         | 68,221                  | 5.78 %                  | 54,122      | (14,099)-12%         | 108,243             | 108,243     | 0             | end of 5  |
| 35,510   | end of 6                                   | 80          | 358,983   | 32,162   | 706,900      | 35,510                | 56,633      | 1,000  | 1,122,516         | 68,672                  | 5.96 %                  | 55,204      | (13,468)-12%         | 110,408             | 110,408     | 0             | end of 6  |
| 36,438   | end of 7                                   | 81          | 337,765   | 31,988   | 695,203      | 36,438                | 57,898      | 1,000  | 1,090,866         | 69,426                  | 6.19 %                  | 56,308      | (13,118)-12%         | 112,616             | 112,616     | 0             | end of 7  |
| 37,579   | end of 8                                   | 82          | 316,036   | 31,862   | 681,957      | 37,579                | 59,214      | 1,000  | 1,057,207         | 70,440                  | 6.46 %                  | 57,434      | (13,006)-12%         | 114,869             | 114,869     | 0             | end of 8  |
| 38,529   | end of 9                                   | 83          | 293,489   | 32,028   | 667,297      | 38,529                | 60,583      | 1,000  | 1,021,368         | 71,557                  | 6.77 %                  | 58,583      | (12,974)-12%         | 117,166             | 117,166     | 0             | end of 9  |
| 39,720   | end of 10                                  | 84          | 270,191   | 32,103   | 650,932      | 39,720                | 62,006      | 1,000  | 983,129           | 72,823                  | 7.13 %                  | 59,755      | (13,068)-12%         | 119,509             | 119,509     | 0             | end of 10 |
| 40,683   | end of 11                                  | 85          | 245,872   | 32,424   | 633,031      | 40,683                | 63,486      | 1,000  | 942,389           | 74,108                  | 7.54 %                  | 60,950      | (13,158)-12%         | 121,899             | 121,899     | 0             | end of 11 |
| 41,647   | end of 12                                  | 86          | 220,450   | 32,798   | 613,540      | 41,647                | 65,026      | 1,000  | 899,016           | 75,445                  | 8.01 %                  | 62,169      | (13,276)-12%         | 124,337             | 124,337     | 0             | end of 12 |
| 42,607   | end of 13                                  | 87          | 193,851   | 33,213   | 592,407      | 42,607                | 66,627      | 1,000  | 852,885           | 76,820                  | 8.55 %                  | 63,412      | (13,408)-12%         | 126,824             | 126,824     | 0             | end of 13 |
| 43,241   | end of 14                                  | 88          | 165,749   | 33,917   | 569,900      | 43,241                | 68,292      | 1,000  | 803,941           | /8,158                  | 9.16 %                  | 64,680      | (13,478)-12%         | 129,361             | 129,361     | 0             | end of 14 |
| 44,178   | end of 15                                  | 89          | 136,312   | 34,410   | 545,668      | 44,178                | /0,024      | 1,000  | /52,004           | /9,588                  | 9.90 %                  | 65,974      | (13,614)-12%         | 131,948             | 131,948     | 0             | end of 15 |
| 44,727   | end of 16                                  | 90          | 105,169   | 35,232   | 520,040      | 44,727                | /1,824      | 1,000  | 697,033           | 80,959                  | 10.77 %                 | 67,293      | (13,666)-12%         | 134,587             | 134,587     | 0             | end of 16 |
| 45,221   | end of 17                                  | 91          | /2,203    | 36,121   | 493,020      | 45,221                | /3,697      | 1,000  | 638,920           | 82,342                  | 11.81 %                 | 68,639      | (13,703)-12%         | 137,278             | 137,278     | 0             | end of 17 |
| 45,650   | end of 18                                  | 92          | 37,287    | 37,082   | 464,626      | 45,650                | 75,645      | 1,000  | 5/7,558           | 83,732                  | 13.11 %                 | 70,012      | (13,720)-12%         | 140,024             | 140,024     | 0             | end of 18 |
| 46,003   | end of 19                                  | 93          | 281       | 38,125   | 434,885      | 46,003                | 77,671      | 1,000  | 512,837           | 85,127                  | 14./4 %                 | 71,412      | (13,/15)-12%         | 142,825             | 142,825     | (00.005)      | end of 19 |
| 40,777   | end of 20                                  | 94          | 0         | 289      | 404,329      | 45,///                | /9,//8      | 1,000  | 464,107           | 47,066                  | 9.18 %                  | 72,841      | (13,451)-11%         | 106,456             | 0 400 700   | (39,225)      |           |
|  |  |             |           | 661,094  |              | /89,581               |             | 20,000 |                   | 1,4/0,675               |                         | 1,214,868   | (295,032)            | 2,390,511           | 2,429,736   | (39,225)      |           |

Step 10: BA Income Column: The BA amount will have automatically adjusted, the total income reaches the target amount.

| Structured   | Income   | e Pl  | lannir       | ng              |              |             | 0       |        |           |              |              |           |                      |           |             |          |           |
|--|--|-------|--------------|-----------------|--------------|-------------|---------|--------|-----------|--------------|--------------|-----------|----------------------|-----------|-------------|----------|-----------|
| Edit Save Cancel Ado   | Account Add  |       | e Add Inc Ta | ax Ald Targ     | et Edit or A | dd Scenario |         | ons    |           |              |              |           |                      |           |             |          |           |
|  |  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
|  |  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
| Scenario Tau Calculation   | Ontion: Adding I   |       | and Europea  | a inte Otrus    | uned Income  | Dian        |         |        |           |              |              |           |                      |           |             |          |           |
| Tax Calculation  | Option: Adding I   | ncome | and Expense  | s into a Struct | ured income  | Pian Y      |         |        |           |              |              |           |                      |           |             |          |           |
|  | Accounts   |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
|  | Accounts 2 <sup>m</sup>  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
|  | Planning 20 years V BA IPA BOTH  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
|  | Horizon BA IRA ROTH  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
| Total required   |  |       |              |                 |              |             | _       |        |           |              |              |           |                      | 10 T      | r           |          |           |
| View Reportional DMD   | Year   | John  | Account      | Income          | Account      | Income      | Account | Income | Accounts  | Distribution | Distribution | Wages     | Approx<br>Income Tax | After lax | Target Inc. | Gan      | Year      |
| REGULAR RMD  | net return   | 75    | 3.00 %       |                 | 3 50 %       | John IRA    | 4.00 %  |        | Total     | Distribution | Distribution |           | meenie rux           | moonie    |             | oup      |           |
| accross all accounts   | accross all accounts         initial amount         500,000         750,000         500,000         1,300,000         Subtotal         Manage         Manage         Manage         Infl Factor         Infl Factor           John         bonus %         0.00 %         < |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
| John borus % 0.00 % 0.00 % John inc 0.00 % 0 of account Infl Factor Eff Tax Rate Infl Factor incinceto<br>total EMD w/borus 500.00 Manage 500.00 |  |       |              |                 |              |             |         |        |           |              |              |           |                      |           |             |          |           |
| total RMD  | w/bonus  |       | 500,000      | Manage          | 750,000      | Manage      | 50,000  | Manage | 1,300,000 | incomes      |              | 2.00 %    |                      |           | 2.00 %      | target   |           |
| 30,488   | end of 1   | 75    | 469,622      | 45,378          | 745,762      | 30,488      | 51,000  | 1,000  | 1,266,384 | 76,866       | 5.91 %       | 50,000    | (26,866)-14%         | 100,000   | 100,000     | 0        | end of 1  |
| 31,467   | end of 2   | 76    | 444,432      | 39,278          | 740,397      | 31,467      | 52,040  | 1,000  | 1,236,869 | 71,745       | 5.67 %       | 51,000    | (20,745)-14%         | 102,000   | 102,000     | 0        | end of 2  |
| 32,332   | end of 3   | 77    | 421,825      | 35,940          | 733,979      | 32,332      | 53,122  | 1,000  | 1,208,926 | 69,272       | 5.60 %       | 52,020    | (17,252)-13%         | 104,040   | 104,040     | 0        | end of 3  |
| 33,363   | end of 4   | 78    | 400,535      | 33,945          | 726,306      | 33,363      | 54,246  | 1,000  | 1,181,087 | 68,307       | 5.65 %       | 53,060    | (15,247)-13%         | 106,121   | 106,121     | 0        | end of 4  |
| 34,422   | end of 5   | 79    | 379,752      | 32,799          | 717,304      | 34,422      | 55,416  | 1,000  | 1,152,473 | 68,221       | 5.78 %       | 54,122    | (14,099)-12%         | 108,243   | 108,243     | 0        | end of 5  |
| 35,510   | end of 6   | 80    | 358,983      | 32,162          | 706,900      | 35,510      | 56,633  | 1,000  | 1,122,516 | 68,672       | 5.96 %       | 55,204    | (13,468)-12%         | 110,408   | 110,408     | 0        | end of 6  |
| 36,438   | end of 7   | 81    | 337,765      | 31,988          | 695,203      | 36,438      | 57,898  | 1,000  | 1,090,866 | 69,426       | 6.19 %       | 56,308    | (13,118)-12%         | 112,616   | 112,616     | 0        | end of 7  |
| 37,579   | end of 8   | 82    | 316,036      | 31,862          | 681,957      | 37,579      | 59,214  | 1,000  | 1,057,207 | 70,440       | 6.46 %       | 57,434    | (13,006)-12%         | 114,869   | 114,869     | 0        | end of 8  |
| 38,529   | end of 9   | 83    | 293,489      | 32,028          | 667,297      | 38,529      | 60,583  | 1,000  | 1,021,368 | 71,557       | 6.77 %       | 58,583    | (12,974)-12%         | 117,166   | 117,166     | 0        | end of 9  |
| 39,720   | end of 10  | 84    | 270,191      | 32,103          | 650,932      | 39,720      | 62,006  | 1,000  | 983,129   | 72,823       | 7.13 %       | 59,755    | (13,068)-12%         | 119,509   | 119,509     | 0        | end of 10 |
| 40,683   | end of 11  | 85    | 245,872      | 32,424          | 633,031      | 40,683      | 63,486  | 1,000  | 942,389   | 74,108       | 7.54 %       | 60,950    | (13,158)-12%         | 121,899   | 121,899     | 0        | end of 11 |
| 41,647   | end of 12  | 86    | 220,450      | 32,798          | 613,540      | 41,647      | 65,026  | 1,000  | 899,016   | 75,445       | 8.01 %       | 62,169    | (13,276)-12%         | 124,337   | 124,337     | 0        | end of 12 |
| 42,607   | end of 13  | 87    | 193,851      | 33,213          | 592,407      | 42,607      | 66,627  | 1,000  | 852,885   | 76,820       | 8.55 %       | 63,412    | (13,408)-12%         | 126,824   | 126,824     | 0        | end of 13 |
| 43,241   | end of 14  | 88    | 165,749      | 33,917          | 569,900      | 43,241      | 68,292  | 1,000  | 803,941   | 78,158       | 9.16 %       | 64,680    | (13,478)-12%         | 129,361   | 129,361     | 0        | end of 14 |
| 44,178   | end of 15  | 89    | 136,312      | 34,410          | 545,668      | 44,178      | 70,024  | 1,000  | 752,004   | 79,588       | 9.90 %       | 65,974    | (13,614)-12%         | 131,948   | 131,948     | 0        | end of 15 |
| 44,727   | end of 16  | 90    | 105,169      | 35,232          | 520,040      | 44,727      | 71,824  | 1,000  | 697,033   | 80,959       | 10.77 %      | 67,293    | (13,666)-12%         | 134,587   | 134,587     | 0        | end of 16 |
| 45,221   | end of 17  | 91    | 72,203       | 36,121          | 493,020      | 45,221      | 73,697  | 1,000  | 638,920   | 82,342       | 11.81 %      | 68,639    | (13,703)-12%         | 137,278   | 137,278     | 0        | end of 17 |
| 45,650   | end of 18  | 92    | 37,287       | 37,082          | 464,626      | 45,650      | 75,645  | 1,000  | 577,558   | 83,732       | 13.11 %      | 70,012    | (13,720)-12%         | 140,024   | 140,024     | 0        | end of 18 |
| 46,003   | end of 19  | 93    | 281          | 38,125          | 434,885      | 46,003      | 77,671  | 1,000  | 512,837   | 85,127       | 14.74 %      | 71,412    | (13,715)-12%         | 142,825   | 142,825     | 0        | end of 19 |
| 45,777   | end of 20  | 94    | 0            | 289             | 404,329      | 45,777      | 79,778  | 1,000  | 484,107   | 47,066       | 9.18 %       | 72,841    | (13,451)-11%         | 106,456   | 145,681     | (39,225) | end of 20 |
|  |  |       |              | 661,094         |              | 789,581     |         | 20,000 |           | 1,470,675    |              | 1,214,868 | (295,032)            | 2,390,511 | 2,429,736   | (39,225) |           |

Step 11: Approx Income Tax: The amounts will have been automatically adjusted to the new income.

| Structured               | Income  | P     | lannir      | na              |              |             |         |        |           |              |              |             |                      |           |             |            |           |
|--------------------------|---|-------|-------------|-----------------|--------------|-------------|---------|--------|-----------|--------------|--------------|-------------|----------------------|-----------|-------------|------------|-----------|
| otractarea               | meonin  |       | i annin     | ig              | _            |             |         |        |           |              |              |             |                      |           |             |            |           |
| Edit Save Cancel Add     | Account Add   |       | e Add Inc T | ax Add Targ     | et Edit or A | dd Scenario |         | ions   |           |              |              |             |                      |           |             |            |           |
|                          |   |       |             |                 |              |             |         | _      |           |              |              |             |                      |           |             |            |           |
|                          |   |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
| 11.24                    |   |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
| Scenario Tax Calculation | Option: Adding I  | ncome | and Expense | s into a Struct | ured Income  | Plan ~      |         |        |           |              |              |             |                      |           |             |            |           |
|                          |   |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
|                          |   | 1     |             |                 |              |             |         |        | 1         |              |              |             |                      |           |             |            |           |
|                          | Accounts  |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
|                          | Planning 20 years V RA IRA POTH   |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
|                          | Horizon BA IRA ROTH Incomes   |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             |            |           |
| Total required           | Total required Year lobe Account Income Account Income Accounts Planned Percent Micros Ar |       |             |                 |              |             |         |        |           |              |              |             |                      |           |             | Income     |           |
| View Repetioial DMD      | Year  | John  | Account     | Income          | Account      | Income      | Account | Income | Total     | Distribution | Distribution | Wages       | Approx<br>Income Tax | Income    | Target Inc. | Gap        | Year      |
| PECIJI AD DMD            | not roturn  | 76    | 200 %       |                 | 2 50 %       | John IDA    | 4.00 %  |        | Total     | Distribution | Distribution |             | income rux           | moonie    |             | oup        |           |
| accross all accounts     | initial amount  | 15    | 500.000     |                 | 750.000      | JOIIIIIRA   | 50,000  |        | 1 300 000 | Subtotal     |              | Managa      | Managa               |           | Managa      | from total |           |
| lohn                     | honus %   |       | 0.00 %      |                 | 0.00 %       | John inc    | 0.00 %  |        | 1,500,000 | of account   |              | Infl Eactor | Eff Tax Rate         |           | Infl Factor | income to  |           |
| total RMD                | w/bonus   |       | 500.000     | Manage          | 750.000      | Manage      | 50.000  | Manage | 1.300.000 | incomes      | 1            | 2.00 %      | En las nate          |           | 2.00 %      | target     |           |
| 30,488                   | end of 1  | 75    | 469.622     | 45,378          | 745,762      | 30,488      | 51.000  | 1.000  | 1,266,384 | 76.866       | 5.91 %       | 50.000      | (26.866)-14%         | 100.000   | 100.000     | 0          | end of 1  |
| 31,467                   | end of 2  | 76    | 444,432     | 39,278          | 740,397      | 31,467      | 52,040  | 1,000  | 1,236,869 | 71,745       | 5.67 %       | 51,000      | (20,745)-14%         | 102,000   | 102,000     | 0          | end of 2  |
| 32,332                   | end of 3  | 77    | 421,825     | 35,940          | 733,979      | 32,332      | 53,122  | 1,000  | 1,208,926 | 69,272       | 5.60 %       | 52,020      | (17,252)-13%         | 104,040   | 104,040     | 0          | end of 3  |
| 33,363                   | end of 4  | 78    | 400,535     | 33,945          | 726,306      | 33,363      | 54,246  | 1,000  | 1,181,087 | 68,307       | 5.65 %       | 53,060      | (15,247)-13%         | 106,121   | 106,121     | 0          | end of 4  |
| 34,422                   | end of 5  | 79    | 379,752     | 32,799          | 717,304      | 34,422      | 55,416  | 1,000  | 1,152,473 | 68,221       | 5.78 %       | 54,122      | (14,099)-12%         | 108,243   | 108,243     | 0          | end of 5  |
| 35,510                   | end of 6  | 80    | 358,983     | 32,162          | 706,900      | 35,510      | 56,633  | 1,000  | 1,122,516 | 68,672       | 5.96 %       | 55,204      | (13,468)-12%         | 110,408   | 110,408     | 0          | end of 6  |
| 36,438                   | end of 7  | 81    | 337,765     | 31,988          | 695,203      | 36,438      | 57,898  | 1,000  | 1,090,866 | 69,426       | 6.19 %       | 56,308      | (13,118)-12%         | 112,616   | 112,616     | 0          | end of 7  |
| 37,579                   | end of 8  | 82    | 316,036     | 31,862          | 681,957      | 37,579      | 59,214  | 1,000  | 1,057,207 | 70,440       | 6.46 %       | 57,434      | (13,006)-12%         | 114,869   | 114,869     | 0          | end of 8  |
| 38,529                   | end of 9  | 83    | 293,489     | 32,028          | 667,297      | 38,529      | 60,583  | 1,000  | 1,021,368 | 71,557       | 6.77 %       | 58,583      | (12,974)-12%         | 117,166   | 117,166     | 0          | end of 9  |
| 39,720                   | end of 10   | 84    | 270,191     | 32,103          | 650,932      | 39,720      | 62,006  | 1,000  | 983,129   | 72,823       | 7.13 %       | 59,755      | (13,068)-12%         | 119,509   | 119,509     | 0          | end of 10 |
| 40,683                   | end of 11   | 85    | 245,872     | 32,424          | 633,031      | 40,683      | 63,486  | 1,000  | 942,389   | 74,108       | 7.54 %       | 60,950      | (13,158)-12%         | 121,899   | 121,899     | 0          | end of 11 |
| 41,647                   | end of 12   | 86    | 220,450     | 32,798          | 613,540      | 41,647      | 65,026  | 1,000  | 899,016   | 75,445       | 8.01 %       | 62,169      | (13,276)-12%         | 124,337   | 124,337     | 0          | end of 12 |
| 42,607                   | end of 13   | 87    | 193,851     | 33,213          | 592,407      | 42,607      | 66,627  | 1,000  | 852,885   | 76,820       | 8.55 %       | 63,412      | (13,408)-12%         | 126,824   | 126,824     | 0          | end of 13 |
| 43,241                   | end of 14   | 88    | 165,749     | 33,917          | 569,900      | 43,241      | 68,292  | 1,000  | 803,941   | 78,158       | 9.16 %       | 64,680      | (13,478)-12%         | 129,361   | 129,361     | 0          | end of 14 |
| 44,178                   | end of 15   | 89    | 136,312     | 34,410          | 545,668      | 44,178      | 70,024  | 1,000  | 752,004   | 79,588       | 9.90 %       | 65,974      | (13,614)-12%         | 131,948   | 131,948     | 0          | end of 15 |
| 44,727                   | end of 16   | 90    | 105,169     | 35,232          | 520,040      | 44,727      | /1,824  | 1,000  | 697,033   | 80,959       | 10.77 %      | 67,293      | (13,666)-12%         | 134,587   | 134,587     | 0          | end of 16 |
| 45,221                   | end of 17   | 91    | /2,203      | 36,121          | 493,020      | 45,221      | 73,697  | 1,000  | 638,920   | 82,342       | 10.11 %      | 68,639      | (13,703)-12%         | 137,278   | 137,278     | 0          | end of 17 |
| 45,650                   | end of 18   | 92    | 37,287      | 37,082          | 404,020      | 45,650      | 75,045  | 1,000  | 577,558   | 63,/32       | 14.74 %      | 70,012      | (13,720)-12%         | 140,024   | 140,024     | 0          | end of 18 |
| 46,003                   | end of 19   | 93    | 281         | 38,125          | 434,885      | 46,003      | 77,671  | 1,000  | 494 107   | 47.066       | 0.19 %       | 71,412      | (13,715)-12%         | 142,825   | 142,825     | (30.225)   | end of 19 |
| 40,777                   | end of 20   | 94    | 0           | 661.004         | 404,329      | 45,///      | /9,//8  | 20,000 | 464,107   | 47,000       | 9.18 %       | 1 214 969   | (13,451)-11%         | 2 200 511 | 2 420 726   | (39,225)   |           |
|                          |   |       |             | 661,094         |              | /89,581     |         | 20,000 |           | 1,470,675    |              | 1,214,868   | (295,032)            | 2,390,511 | 2,429,/36   | (39,225)   |           |

Step 12: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

| Scenario         Tax Calculation Option: Adding in one and Expenses into a Structured Income Plan           Planning 20 year         Accounts           Note: Structured Income Plan           Planning 20 year         Colspan="2">Note: Structured Income Plan           Verse developed Structured Income Plan           Note: Structured Income Plan           Verse developed Structured Income Plan <t< th=""><th>Structured</th><th></th><th></th><th></th><th>IG<br/>ax Add Targ</th><th>et Edit or A</th><th>dd Scenario</th><th>Display Opt</th><th>ons</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>   | Structured  |   |               |              | IG<br>ax Add Targ | et Edit or A | dd Scenario      | Display Opt | ons             |                   |                         |                         |             |                      |                     |             |               |           |
|---|---|---|---------------|--------------|-------------------|--------------|------------------|-------------|-----------------|-------------------|-------------------------|-------------------------|-------------|----------------------|---------------------|-------------|---------------|-----------|
| Scenario         Tax Calculation Option: Adding in<br>Horizon         Expenses into a Structured income Pan         Image: Structured income Pan         <  |   |   | 4             |              |                   |              |                  | -           |                 |                   |                         |                         |             |                      |                     |             |               |           |
| Total required         Year         Accounts         Accounts         Planning 20 year         Accounts         Income x           Planning 20 year         Accounts         Accounts         Accounts         Income x         Accounts         Income x           Total required         Year         Account         Income         Account         Income         Account         Income         Account         Income         Account         Income x         Account x         Income x         Account x </td <td>Scenario Tay Calculation</td> <td>Ontion: Adding I</td> <td></td> <td>and Evinence</td> <td>e inte e Otrue</td> <td>uned Income</td> <td>Dien</td> <td></td>   | Scenario Tay Calculation  | Ontion: Adding I  |               | and Evinence | e inte e Otrue    | uned Income  | Dien             |             |                 |                   |                         |                         |             |                      |                     |             |               |           |
| Internet         Accounts         Account         RA         ROTH           Total required         *         BA         RA         ROTH         Income *           Total required         *         BA         RA         ROTH         Income *           Total required         *         *         BA         RA         ROTH         Income *           Total required         *         *         BA         Account         Income *         Account         In  | Tax Calculation   | Option: Adding I  | ome           | and Expense  | is into a struc   | turea income | rian v           |             |                 |                   |                         |                         |             |                      |                     |             |               |           |
| Planning 20 year<br>(var)         variable         BA         IRA         ROTH           Total required<br>Var(Borneficial BXD)<br>REGULAR MD<br>bonus %<br>bonus %<br>(total RND<br>wbonus 4         Year         vh         Account<br>Account         Income         Account<br>Account         Income         Account<br>bonus %<br>(total RND<br>wbonus %         Percent<br>Distribution         Percent<br>Distribution         Percent<br>Distribution         Percent<br>Distribution         Manage<br>Manage         After Tax<br>Income         After Tax<br>Income         Target In.<br>Gap         Manage           John<br>Soutos %         of account<br>bonus %         f         3.50 %<br>0.00 %         John Inc<br>0.00 %         4.00 %<br>0.00 %         John Inc<br>0.00 %         John Income<br>0.00 %  |   | Planning 20 year v  |               |              |                   |              |                  |             |                 |                   |                         |                         |             |                      |                     |             |               |           |
| Total required<br>New Beneficial RAD<br>REGULAR RMD<br>accoss all accounts<br>initial amounts<br>bin         res return<br>initial amounts<br>bin         Account<br>bin         income<br>Account         income<br>bin         Account<br>bin         income<br>binstbution         Percent<br>Distribution         Wage<br>Distribution         Approx<br>Income Tax         After Tax<br>Income         Taget http:         Monge<br>mode           Very<br>BREOULAR RMD<br>accounts         Interteum<br>initial amounts         75         30.00         John IR<br>0.00         40.00         500.00         Mange         500.00         C6560-14         100.00         100.00.00         0.00.00 <td< td=""><td></td><td>Planning 20 yea<br/>Horizon</td><td>r: ~</td><td></td><td>BA</td><td>1</td><td>RA</td><td>R</td><td></td><td></td><td></td><td>Incomes</td><td></td><td></td><td></td><td></td><td></td></td<>   |   | Planning 20 yea<br>Horizon  | r: ~          |              | BA                | 1            | RA               | R           |                 |                   |                         | Incomes                 |             |                      |                     |             |               |           |
| REGULAR RMD         net returm         75         3.00 %         3.80 %         John RA         4.00 %         1,30000         Subtrain the second in control of account account of account of account of account of account of  | Total required<br>View Beneficial RMD   | Year  | <b>, o</b> hn | Account      | Income            | Account      | Income           | Account     | Income          | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages       | Approx<br>Income Tax | After Tax<br>Income | Target Inc. | Income<br>Gap | Year      |
| acccourts         initial amount         500,000         750,000         Manage         1,300,000         Subtrait         Manage         Manage         Manage         Manage         Manage         Instruction           John         wbonus         500,000         Manage         750,000         Manage         500,000         Instruction         0,00 %         John inc         <   | REGULAR RMD<br>accross all accounts<br>initial amount         75         3.00 %         3.50 %         John IRA         4.00 %         1,300,000         Subtotal         Manage         Manage |   |               |              |                   |              |                  |             |                 |                   |                         |                         |             |                      |                     |             |               |           |
| John         bonus         0.00         Manage         0.00         Manage         50.000         Manage         70.200         10.000         1266.884         77.886         51.00         (20.75)         14.1000         100.000         10.000         1266.884         77.886         51.00         (20.75)         13.00         10.000         1266.884         77.886         52.00         (16.86)         14.000         10.000         126.873         10.000         11.52.473         68.221         57.8%         54.222         (14.04)         100.00         0.00         126.873         10.00         10.02.16         68.212         57.8%         55.204         (13.46)         10.82.43         108.243         108.243 <th< td=""><td>accross all accounts</td><td colspan="15">Construction         Description         Description         Description         Description         Description         Manage         Manage         Manage         from total           John         bonus%         0.00%         0.00%         John inc         0.00%         0 of account         Infl Factor         Eff Tax Rate         Infl Factor         infl Factor</td></th<> | accross all accounts  | Construction         Description         Description         Description         Description         Description         Manage         Manage         Manage         from total           John         bonus%         0.00%         0.00%         John inc         0.00%         0 of account         Infl Factor         Eff Tax Rate         Infl Factor         infl Factor |               |              |                   |              |                  |             |                 |                   |                         |                         |             |                      |                     |             |               |           |
| Bit No.         Working with No.         Working with No.         Source with No.         No. Name with No.   | John  | Donus %   |               | 0.00 %       |                   | 0.00 %       | John Inc         | 0.00 %      |                 | 1 200 000         | of account              | 3                       | Inti Factor | Eff Tax Rate         |                     | Inti Factor | income to     |           |
| 30.465       end of 1       73       49,322       49,373       74,374       74,374   | 20.499  | w/bonus   | 75            | 460,600      | Manage<br>45.279  | 750,000      | Manage<br>20.499 | 50,000      | Manage<br>1,000 | 1,300,000         | 76.966                  | 5.01 %                  | 2.00 %      | (26 966) 1 49        | 100.000             | 2.00 %      | target        | and of 1  |
| 32.332       end of 3       77       421.825       35.940       733.979       32.332       53.12       1.000       1.208.926       69.272       5.65       5.2020       (17.52)-13%       104.040       104.040       0       end of 3         33.363       end of 5       78       420.555       33.945       726.306       33.363       54.226       1.000       1,181.067       66.207       578       53.200       (17.52)-13%       106.121       0       end of 5         35.510       end of 7       80       337.65       31.986       69.272       5.66%       55.200       (17.52)-13%       106.121       0       end of 5         36.438       end of 7       80       338.765       35.510       56.633       1.000       1.122.516       66.942       56.64%       (13.465)-12%       110.408       0       end of 7         36.438       end of 7       81       337.757       95.203       66.438       57.34%       (13.006)+12%       114.869       100.0400       end of 7         38.529       end of 9       82       36.0331       40.063       63.229       7.13%       67.75%       58.588       (12.97)+12%       117.166       177.166       177.166       177.497       1  | 31,467  | end of 2  | 76            | 409,022      | 39 278            | 740,702      | 31,467           | 52 040      | 1,000           | 1,200,364         | 71,745                  | 5.67 %                  | 51,000      | (20,745)-14%         | 102,000             | 102,000     | 0             | end of 2  |
| 33363         end of 4         78         400.555         33.345         75.630         33.343         54.246         1.000         1,181.087         56.83         53.000         (15.247)-13%         106,121         106,121         0         end of 4           34.422         end of 5         79         379,752         32.799         717.304         34.422         55.611         1.000         1,152.473         68.221         5.78         54.122         (14.09)-12%         106,121         106,121         0         end of 4           35.510         end of 6         83         359.983         32.162         706,900         35.510         56.633         1.000         1,152.473         66.8221         5.78%         54.122         (14.09)-12%         110.408         10.4048         0         end of 5           36,438         end of 7         10.001         1,072.046         61.9%         56.308         (13.118)-12%         112.616         0         end of 6           37.579         end of 8         2316.036         61.8627         37.579         59.214         1.000         1,021.368         71.57         6.77%         58.583         (12.97)-12%         117.166         0         end of 1           39.720         en   | 32,332  | end of 3  | 77            | 421.825      | 35,940            | 733.979      | 32,332           | 53,122      | 1,000           | 1,208,926         | 69,272                  | 5.60 %                  | 52,020      | (17.252)-13%         | 104.040             | 104.040     | 0             | end of 3  |
| 34.422         end of 5         79         379,752         32,792         32,792         32,129         77,304         34,422         55,416         10,000         11,52,473         66,8221         57,8%         54,122         (14,099);12%         108,243         108,243         0         end of 6           36,510         end of 6         80         356,983         32,162         706,900         355,101         66,633         1,000         1,02,716         66,672         5.96%         55,204         (14,669);12%         110,408         110,406         112,616         0         end of 7           37,579         end of 9         82,228         66,293         66,833         1,000         1,07,207         70,446         6.64%         57,444         (13,06);12%         114,869         0         end of 7           38,529         end of 10         84         202,918         65,038         63,486         1,000         1,07,207         71,3%         59,755         (13,06);12%         114,869         0         end of 9           39,720         end of 10         84         200,919         24,246         303,31         40,683         63,466         1,000         92,829         71,3%         59,755         (13,06);12%         11   | 33,363  | end of 4  | 78            | 400,535      | 33,945            | 726,306      | 33,363           | 54,246      | 1.000           | 1,181,087         | 68,307                  | 5.65 %                  | 53,060      | (15.247)-13%         | 106,121             | 106,121     | 0             | end of 4  |
| 35,510         end of 6         80         35,8983         32,162         706,900         35,510         56,833         1,000         1,122,516         68,672         55,638         (13,18)-12%         110,408         110,408         0         end of 7           37,579         end of 7         81         337,755         31,988         695,203         36,438         57,893         1,000         1,002,866         619 %         55,308         (13,118)-12%         112,616         112,616         0         end of 7           37,579         end of 8         23,469         32,629         667,297         38,529         60,833         1,000         1,021,368         71,157         6.77 %         58,583         (12,74)-12%         117,166         0         end of 7           9,720         end of 10         84         220,191         32,103         650,923         39,720         62,006         1,000         981,297         72,823         72,41,12%         117,166         0         end of 10           40,663         end of 11         85         245,872         32,424         633,031         40,663         63,486         1,000         99,175         150,601,12%         114,347         142,347         124,397         121,899  | 34,422  | end of 5  | 79            | 379,752      | 32,799            | 717,304      | 34,422           | 55,416      | 1.000           | 1,152,473         | 68,221                  | 5.78 %                  | 54,122      | (14.099)-12%         | 108,243             | 108,243     | 0             | end of 5  |
| 36.438         end of 7         81         337,756         319,88         695,203         36,438         57,898         10,00         1090,866         69,426         619         56,308         (13,19)-12%         112,616         112,616         0         end of 7           37,579         end of 8         2316,036         1316,26         651,957         357,91         59,214         10,000         105,720         70,440         64.64         57,743         (13,06)-12%         114,669         114,869         144,869         <   | 35,510  | end of 6  | 80            | 358,983      | 32,162            | 706,900      | 35,510           | 56,633      | 1,000           | 1,122,516         | 68,672                  | 5.96 %                  | 55,204      | (13,468)-12%         | 110,408             | 110,408     | 0             | end of 6  |
| 37.579         end of B         82         316,036         31,862         681,957         37,579         59,214         10,00         10,572,07         67,748         67,748         (13,006)+128         114,869         114,869         0         end of 10           38,529         end of 10         84         239,489         32,026         66,727         38,529         60,583         1,000         1,027,207         72,823         7,13         59,755         (13,068)+128         119,509         119,509         0         end of 10           40,683         end of 11         85         220,450         32,724         63,033         40,683         63,466         1,000         942,389         74,108         74,168         60,550         (15,159)+12%         121,899         0         end of 12           41,647         end of 12         85         220,450         33,175         550,264         1,000         89,916         75,445         8,15%         65,216         (13,759)+12%         124,897         124,894         0         end of 12           42,607         end of 13         87         133,815         33,213         59,2407         42,607         68,292         1,000         80,945         175,816         83,41         126   | 36,438  | end of 7  | 81            | 337,765      | 31,988            | 695,203      | 36,438           | 57,898      | 1,000           | 1,090,866         | 69,426                  | 6.19 %                  | 56,308      | (13,118)-12%         | 112,616             | 112,616     | 0             | end of 7  |
| 38,529         end of 9         83         229,489         32,028         667,297         38,529         60,833         1,000         1,021,368         71,557         6,77%         58,583         (12,74)+12%         117,166         117,166         0         end of 10           40,683         end of 10         84         270,191         32,103         653,993         97,202         62,006         1,000         981,289         713 %         59755         (13,06)+12%         119,591         119,509         119,539         124,337         0         end of 13         124,337         0         end of 13         133,51         59,2407         45,6527         10,00 <td>37,579</td> <td>end of 8</td> <td>82</td> <td>316,036</td> <td>31,862</td> <td>681,957</td> <td>37,579</td> <td>59,214</td> <td>1,000</td> <td>1,057,207</td> <td>70,440</td> <td>6.46 %</td> <td>57,434</td> <td>(13,006)-12%</td> <td>114,869</td> <td>114,869</td> <td>0</td> <td>end of 8</td>  | 37,579  | end of 8  | 82            | 316,036      | 31,862            | 681,957      | 37,579           | 59,214      | 1,000           | 1,057,207         | 70,440                  | 6.46 %                  | 57,434      | (13,006)-12%         | 114,869             | 114,869     | 0             | end of 8  |
| 39,720         end of 10         84         270,191         32,103         650,932         39,720         62,006         10,000         983,129         77,2823         71.3%         59,755         (13,068)+12%         119,509         119,509         0         end of 11           40,683         end of 11         85         245,872         32,424         633,031         40,683         63,486         1,000         942,389         71,41%         60,950         (13,158)+12%         121,893         0         end of 11           41,647         end of 12         85         245,872         32,444         633,031         40,683         63,466         1,000         899,016         75,44%         60,950         (13,158)+12%         121,893         121,893         0         end of 12           42,607         end of 14         85         155,749         33,917         569,004         43,241         68,292         1,000         852,885         76,820         8,55%         63,412         (13,408)+12%         126,824         0         end of 14           43,221         end of 15         89         163,864         44,178         70,024         1,000         752,004         79,588         90%         65,974         (13,614)+12% <t< td=""><td>38,529</td><td>end of 9</td><td>83</td><td>293,489</td><td>32,028</td><td>667,297</td><td>38,529</td><td>60,583</td><td>1,000</td><td>1,021,368</td><td>71,557</td><td>6.77 %</td><td>58,583</td><td>(12,974)-12%</td><td>117,166</td><td>117,166</td><td>0</td><td>end of 9</td></t<>   | 38,529  | end of 9  | 83            | 293,489      | 32,028            | 667,297      | 38,529           | 60,583      | 1,000           | 1,021,368         | 71,557                  | 6.77 %                  | 58,583      | (12,974)-12%         | 117,166             | 117,166     | 0             | end of 9  |
| 40.683         end of 11         85         245.872         32.424         633.031         40.683         63.486         10.00         942.899         74.108         7.4108         7.45%         60.950         (13.159)-12%         121.899         0         end of 12           41.647         end of 12         86         220.450         32.796         61.3540         41.647         65.026         10.00         89.046         7.4108         7.4108         7.4108         60.2169         (13.759)-12%         124.897         102.437         104.337         10         end of 12           42.607         end of 14         87         193.851         33.213         592.407         42.607         68.292         1.000         852.855         76.820         8.55%         63.412         (13.09)-12%         122.837         124.397         10         end of 14           43.241         end of 15         81         165.749         33.917         569.00         43.241         68.292         1.000         79.568         9.90%         64.680         (13.478)-12%         129.361         0         end of 15           44.727         end of 15         91.65.169         35.22         50.040         44.727         71.824         1.000  | 39,720  | end of 10   | 84            | 270,191      | 32,103            | 650,932      | 39,720           | 62,006      | 1,000           | 983,129           | 72,823                  | 7.13 %                  | 59,755      | (13,068)-12%         | 119,509             | 119,509     | 0             | end of 10 |
| 41,647         end of 12         86         220,450         32,798         613,540         41,647         65,025         1,000         899,016         57,5445         8.01%         62,169         (13,276)+12%         124,337         124,337         0         end of 13           42,607         end of 13         87         193,851         33,213         552,407         42,607         66,627         (10,00         855 %         65,312         (13,407)+12%         124,337         0         end of 13           43,241         end of 14         88         165,749         33,917         569,900         43,241         68,627         (10,00         75,818         9,16 %         64,660         (13,478)+12%         129,361         0         end of 13           44,172         end of 15         91         136,312         520,400         44,727         71,824         10,00         75,808         9,10 %         66,399         (13,66)+12%         134,587         0         end of 15           44,727         end of 17         91         156,199         35,221         520,040         44,727         71,824         1,000         69,903         66,569         (13,70)+12%         134,587         134,587         0         end of 15  | 40,683  | end of 11   | 85            | 245,872      | 32,424            | 633,031      | 40,683           | 63,486      | 1,000           | 942,389           | 74,108                  | 7.54 %                  | 60,950      | (13,158)-12%         | 121,899             | 121,899     | 0             | end of 11 |
| 42,607         end of 13         87         193,851         32,213         592,407         42,607         66,627         1,000         852,855         63,412         (13,409)-12%         126,824         126,824         0         end of 13           43,221         end of 14         88         165,749         33,917         569,000         43,241         68,292         1,000         852,855         76,820         8,55 %         66,460         (13,47)-12%         126,824         126,824         0         end of 13           44,178         end of 15         89         136,312         34,410         545,668         44,178         70,024         1,000         752,004         79,588         9,90 %         65,974         (13,614)-12%         131,948         0         end of 15           44,727         end of 15         9,16 %         65,974         (13,614)-12%         131,948         0         end of 15           45,221         end of 17         91         72,203         35,121         439,202         452,217         73,697         1,000         689,395         10,701+12%         134,587         134,587         0         end of 17           45,550         end of 12         92         37,287         37,002         4   | 41,647  | end of 12   | 86            | 220,450      | 32,798            | 613,540      | 41,647           | 65,026      | 1,000           | 899,016           | 75,445                  | 8.01 %                  | 62,169      | (13,276)-12%         | 124,337             | 124,337     | 0             | end of 12 |
| 43,241         end of 14         88         165,749         33,917         569,900         43,241         66,329         10,000         793,158         9,16 %         64,680         (13,478)+2%         129,361         129,361         0         end of 15           44,178         end of 15         89         136,312         34,10         545,668         41,178         70,024         10,000         752,004         79,588         9,90 %         65,974         (13,61+12%)         131,948         131,948         0         end of 15           44,727         end of 16         90         105,169         35,522         520,040         44,727         71,824         1,000         697,033         80,959         10,77 %         67,293         (13,66)+12%         134,587         0         end of 14           45,221         end of 17         91         72,023         30,200         452,21         73,697         1,000         632,932         13,118         70,012         (13,720)+12%         134,587         0         end of 14           45,650         end of 14         9.0         37,875         37,062         13,118         70,012         (13,720)+12%         140,024         140,024         0         end of 19           46,   | 42,607  | end of 13   | 87            | 193,851      | 33,213            | 592,407      | 42,607           | 66,627      | 1,000           | 852,885           | 76,820                  | 8.55 %                  | 63,412      | (13,408)-12%         | 126,824             | 126,824     | 0             | end of 13 |
| 44,178         end of 15         89         136,312         34,410         545,668         44,178         70,024         1,000         752,004         9,90%         65,974         (13,614)-12%         131,948         131,948         0         end of 15           44,727         end of 16         90         105,169         35,232         52,0040         44,727         71,824         1,000         672,933         16,661-12%         134,4587         134,867         0         end of 15           45,221         end of 17         91         72,203         36,121         493,020         45,221         73,697         1,000         638,920         82,342         11,81 %         66,639         (13,703)-12%         137,278         137,278         0         end of 17           45,650         end of 16         92         37,287         37,062         46,656         75,7545         10,000         577,558         85,732         13,11 %         70,012         (13,72)-12%         140,024         0         end of 15           46,003         end of 18         92         31,254         44,485         46,003         77,671         10,000         577,558         85,127         147,47%         71,422         147,2425         142,225 <t< td=""><td>43,241</td><td>end of 14</td><td>88</td><td>165,749</td><td>33,917</td><td>569,900</td><td>43,241</td><td>68,292</td><td>1,000</td><td>803,941</td><td>78,158</td><td>9.16 %</td><td>64,680</td><td>(13,478)-12%</td><td>129,361</td><td>129,361</td><td>0</td><td>end of 14</td></t<>   | 43,241  | end of 14   | 88            | 165,749      | 33,917            | 569,900      | 43,241           | 68,292      | 1,000           | 803,941           | 78,158                  | 9.16 %                  | 64,680      | (13,478)-12%         | 129,361             | 129,361     | 0             | end of 14 |
| 44,727         end of 16         90         105,169         35,232         520,040         44,727         71,824         1,000         697,033         80,959         10.77         67,293         134,567         134,567         0         end of 17         91         72,203         35,121         493,020         45,221         73,697         1,000         697,033         80,959         10.77         %         67,293         134,567         134,567         0         end of 17         91         72,203         35,121         493,020         45,221         73,697         1,000         639,298         82,342         11.81 %         66,539         (13,70)+12%         132,728         132,728         0         end of 17         91         93         93,725         314,849         46,003         77,671         1,000         57,558         83,732         131,11%         70,012         132,252         140,024         0         end of 19         93         281         33,125         434,845         46,003         77,671         1,000         512,837         85,127         147,4%         71,412         131,751-12%         142,285         142,285         0         end of 19         93         281         34,845         40,003         77,671         1,00  | 44,178  | end of 15   | 89            | 136,312      | 34,410            | 545,668      | 44,178           | 70,024      | 1,000           | 752,004           | 79,588                  | 9.90 %                  | 65,974      | (13,614)-12%         | 131,948             | 131,948     | 0             | end of 15 |
| 45,221         end of 17         91         72,203         35,121         493,020         45,221         73,997         1,000         638,920         82,342         11.81         66,639         (13,703)-12%         137,278         0         end of 17           45,650         end of 18         92         37,082         464,626         45,660         75,645         1,000         577,558         83,732         13,11 %         70,012         140,024         140,024         0         end of 18         92         37,828         38,125         434,885         46,003         77,671         1,000         572,837         85,127         147,4 %         71,412         (13,715)-12%         142,825         142,825         0         end of 19           45,777         end of 20         94         0         289         404,329         45,777         79,778         1,000         484,107         47,066         9.18 %         72,841         (13,45)-11 %         106,456         145,681         (39,225)         end of 20  | 44,727  | end of 16   | 90            | 105,169      | 35,232            | 520,040      | 44,727           | 71,824      | 1,000           | 697,033           | 80,959                  | 10.77 %                 | 67,293      | (13,666)-12%         | 134,587             | 134,587     | 0             | end of 16 |
| 45,650         end of 18         92         37,227         37,092         466,026         45,650         75,658         83,732         13.11%         70,012         (13,20)-12%         140,024         0         end of 19         93         281         33,125         43,485         46,003         77,651         10,00         512,837         85,127         147,4%         71,122         (13,75)-12%         142,285         142,825         0         end of 19         93         0         289         404,329         45,777         79,778         1,000         512,837         85,127         114,74%         71,412         (13,45)+11%         106,456         145,681         (39,225)         end of 20           45,777         end of 20         94         0         289         404,329         45,777         79,778         1,000         484,107         47,066         9.18%         72,841         (13,45)+11%         106,456         145,681         (39,225)         end of 20   | 45,221  | end of 17   | 91            | 72,203       | 36,121            | 493,020      | 45,221           | 73,697      | 1,000           | 638,920           | 82,342                  | 11.81 %                 | 68,639      | (13,703)-12%         | 137,278             | 137,278     | 0             | end of 17 |
| 46,003         end of 19         93         281         38,125         434,885         46,003         77,071         1,000         512,837         85,127         14.74 %         71,412         (13,715)-12%         142,825<  | 45,650  | end of 18   | 92            | 37,287       | 37,082            | 464,626      | 45,650           | /5,645      | 1,000           | 577,558           | 83,732                  | 13.11 %                 | 70,012      | (13,720)-12%         | 140,024             | 140,024     | 0             | end of 18 |
| 45,/// end of zu 94 U 289 404,329 45,/// 79,78 1,000 484,107 47,066 9.18 72,841 (13,451)-11% 106,456 145,681 (39,225) end of 20 end of 20   | 46,003  | end of 19   | 93            | 281          | 38,125            | 434,885      | 46,003           | 77,671      | 1,000           | 512,837           | 85,127                  | 14.74 %                 | 71,412      | (13,715)-12%         | 142,825             | 142,825     | 0             | end of 19 |
|   | 45,///  | end of 20   | 94            | 0            | 289               | 404,329      | 45,/77           | /9,/78      | 1,000           | 484,107           | 47,066                  | 9.18 %                  | /2,841      | (13,451)-11%         | 106,456             | 145,681     | (39,225)      | end of 20 |

# Step 13: Other Income Name: Enter in a title for the column.

| Manage Income<br>Save Cancel             |                             |          |              |      |                    |
|--|-----------------------------|----------|--------------|------|--------------------|
| Other income name                        |                             |          |              |      | Income Adjustments |
| This is a Social Security income         | 0                           | ADD A    | DJUSTMENT    | Year | Income adjustment  |
| First year income                        |                             | Pic      | ck year(s)   | 3    |                    |
| Inflation rate                           | 0.0 %                       | Dick yo  |              | 5    |                    |
| Number of months of income in first year | 12.0                        | Pick yes |              | 7    |                    |
| Income description                       |                             | Res      | et all years | 9 10 |                    |
| Delay the income start until age         |                             |          |              | 12   |                    |
| Age to begin income                      | 0 Client 1 age Client 2 age |          |              | 13   |                    |
| Tax calculation option                   | Not Taxable ~               |          |              | 15   | Ĭ                  |
|  |                             |          |              | 16   |                    |
|  |                             |          |              | 18   |                    |
|  |                             |          |              | 19   |                    |
|  |                             |          |              | 21   |                    |
|  |                             |          |              | 22   |                    |
|  |                             |          |              | 23   | *                  |

Step 14: First Year Income: Enter in the first-year income: \$24,000.

| Manage Income<br>Save Cancel             |                               |                         |                        |
|--|-------------------------------|-------------------------|------------------------|
| Other income name                        | 22                            |                         | Income Adjustments     |
| This is a Social Security income         | 0                             | ADD ADJUSTMENT          | Year Income adjustment |
| First year income                        |                               | Pick year(s)            |                        |
| Inflation rate                           | 0.0 %                         | Disk year(a) to service | 5<br>6                 |
| Number of months of income in first year | 12.0                          | Pick year(5) to remove  | 8                      |
| Income description                       |                               | Reset all years         | 9                      |
| Delay the income start until age         | 0                             |                         | 11 12                  |
| Age to begin income                      | 0 Client 1 age O Client 2 age |                         | 13                     |
| Tax calculation option                   | Not Taxable V                 |                         | 15<br>16               |
|  |                               |                         | 17                     |
|  |                               |                         | 19<br>20               |
|  |                               |                         | 21<br>22               |
|  |                               |                         | 23<br>24               |

### Step 15: Inflation Rate: Enter in the yearly inflation rate.

| Manage Income<br>Save Cancel             |                             |                        |                        |
|--|-----------------------------|------------------------|------------------------|
| Other income name                        | 00                          |                        | Income Adjustments     |
| outer moorne nume                        | 55                          | ADD ADJUSTMENT         | Year Income adjustment |
| This is a Social Security income         | 0                           |                        |                        |
| First year income                        | 24,000                      | Pick year(s)           | 3                      |
| Inflation rate                           | 0.0 %                       |                        | 5<br>6                 |
| Number of months of income in first year | 12.0                        | Pick year(s) to remove | 8                      |
| Income description                       |                             | Reset all years        | 9<br>10                |
| Delay the income start until age         | 0                           |                        |                        |
| Age to begin income                      | 0 Client 1 age Client 2 age |                        | 13                     |
| Tax calculation option                   | Not Tayabla                 |                        | 14                     |
|  | Not laxable                 |                        | 16                     |
|  |                             |                        | 17                     |
|  |                             |                        | 18                     |
|  |                             |                        | 20                     |
|  |                             |                        | 21                     |
|  |                             |                        | 22                     |
|  |                             |                        | 24                     |

Step 16: Tax Calculation Option Textbox Dropdown Arrow: Select the dropdown carrot arrow in the tax Calculation Option Textbox and select Social Security (line 6a of the tax form).

| Manage Income<br>Save Cancel                            |                                 |                        |   |                |                    |
|---|---------------------------------|------------------------|---|----------------|--------------------|
| Other income name                                       | SS                              |                        |   |                | Income Adjustments |
| This is a Social Security income                        | 0                               | ADD ADJUSTMENT         |   | Year<br>1<br>2 | Income adjustment  |
| First year income                                       | 24,000                          | Pick year(s)           |   | 3<br>4         |                    |
| Inflation rate  | 2.5 %                           |                        | 0 | 5<br>6         |                    |
| Number of months of income in first year                | 12.0                            | Pick year(s) to remove | 0 | 7<br>8         |                    |
| Income description                                      |                                 | Reset all years        |   | 9<br>10        |                    |
| Delay the income start until age<br>Age to begin income | 0 O Client 1 age O Client 2 age |                        |   | 11<br>12<br>13 |                    |
| Tax calculation option                                  | Not Taxable                     |                        |   | 14<br>15       | •                  |
|   | <u>t</u>                        |                        |   | 16<br>17<br>18 |                    |
|   |                                 |                        |   | 19<br>20       |                    |
|   |                                 |                        | 0 | 21<br>22       |                    |
|   |                                 |                        |   | 23<br>24       |                    |

# Step 17: Save: Click on the green Save button underneath the Manage Income Heading.

| Manage Income                            |   |                        |   |          |                    |
|--|---|------------------------|---|----------|--------------------|
| 1  |   |                        |   |          | Income Adjustments |
| Ott er income name                       | SS  | ADD ADJUSTMENT         | _ | Year     | Income adjustment  |
| Thi : is a Social Security income        | 0   |                        |   | 1 2      |                    |
| Fir: t year income                       | 24,000                                    | Pick year(s)           |   | 3<br>4   |                    |
| Inflution rate                           | 2.5 %                                     | Pick year(s) to remove |   | 5        |                    |
| Number of months of income in first year | 12.0                                      |                        |   | 8        |                    |
| Inc me description                       |   | Reset all years        |   | 10<br>11 |                    |
| Deby the income start until age          | 0   |                        |   | 12       |                    |
| Age to begin income                      | 0 Client 1 age O Client 2 age             |                        |   | 13       |                    |
| Tax calculation option                   | Social Security (line 6a of the tax form) |                        |   | 14       |                    |
|  |   |                        | 0 | 16       |                    |
|  |   |                        |   | 17       |                    |
|  |   |                        |   | 18       |                    |
|  |   |                        |   | 20       |                    |
|  |   |                        |   | 21       |                    |
|  |   |                        |   | 22       |                    |
|  |   |                        |   | 24       |                    |
|  |   |                        | 4 |          | •                  |

Step 18: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

| Structured<br>Edit Save Cancel Add<br>Scenario Tax Calculation       | Add Inc T                               | Add Targ | tured Income                           | dd Scenario<br>Plan ~ | Display Opti                           | ons                  |                                      |        |                   |                         |                         |                       |                       |                        |                     |                       |                         |           |
|--|---|----------|--|-----------------------|--|----------------------|--------------------------------------|--------|-------------------|-------------------------|-------------------------|-----------------------|-----------------------|------------------------|---------------------|-----------------------|-------------------------|-----------|
|  | ×                                       |          |  |                       |  |                      |                                      |        |                   |                         |                         |                       |                       |                        |                     |                       |                         |           |
| Planning 20 years V BA IRA ROTH                                      |   |          |  |                       |  |                      |                                      |        |                   |                         |                         | Inco                  | mes 🔎                 |                        |                     |                       |                         |           |
| Total required<br>Year John Account Income Account Income Account In |   |          |  |                       |  |                      |                                      |        | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages                 | SS                    | Approx<br>Income Tax   | After Tax<br>Income | Target Inc.           | Income<br>Gap           | Year      |
| REGULAR RMD<br>accross all accounts<br>John<br>total RMD             | net return<br>initial amount<br>bonus % | 75       | 3.00 %<br>500,000<br>0.00 %<br>500,000 | Manago                | 3.50 %<br>750,000<br>0.00 %<br>750,000 | John IRA<br>John inc | 4.00 %<br>50,000<br>0.00 %<br>50,000 | Manago | 1,300,000         | Subtotal<br>of account  |                         | Manage<br>Infl Factor | Manage<br>Infl Factor | Manage<br>Eff Tax Rate |                     | Manage<br>Infl Factor | from total<br>income to |           |
| 30.488   | end of 1                                | 75       | 490.641                                | 24.359                | 745.762                                | 30.488               | 51,000                               | 1.000  | 1,287,403         | 55.847                  | 4.30 %                  | 50.000                | 24.000                | (29.847)-15%           | 100.000             | 100.000               | 0                       | end of 1  |
| 31,467   | end of 2                                | 76       | 486,463                                | 18,897                | 740,397                                | 31,467               | 52,040                               | 1,000  | 1,278,900         | 51,364                  | 3.99 %                  | 51,000                | 24,600                | (24,964)-14%           | 102,000             | 102,000               | 0                       | end of 2  |
| 32,332   | end of 3                                | 77       | 485,402                                | 15,655                | 733,979                                | 32,332               | 53,122                               | 1,000  | 1,272,502         | 48,987                  | 3.83 %                  | 52,020                | 25,215                | (22,182)-14%           | 104,040             | 104,040               | 0                       | end of 3  |
| 33,363   | end of 4                                | 78       | 486,511                                | 13,452                | 726,306                                | 33,363               | 54,246                               | 1,000  | 1,267,064         | 47,815                  | 3.76 %                  | 53,060                | 25,845                | (20,600)-14%           | 106,121             | 106,121               | 0                       | end of 4  |
| 34,422   | end of 5                                | 79       | 489,164                                | 11,943                | 717,304                                | 34,422               | 55,416                               | 1,000  | 1,261,884         | 47,365                  | 3.74 %                  | 54,122                | 26,492                | (19,735)-14%           | 108,243             | 108,243               | 0                       | end of 5  |
| 35,510   | end of 6                                | 80       | 492,972                                | 10,866                | 706,900                                | 35,510               | 56,633                               | 1,000  | 1,256,505         | 47,376                  | 3.76 %                  | 55,204                | 27,154                | (19,326)-14%           | 110,408             | 110,408               | 0                       | end of 6  |
| 36,438   | end of 7                                | 81       | 497,549                                | 10,212                | 695,203                                | 36,438               | 57,898                               | 1,000  | 1,250,651         | 47,650                  | 3.79 %                  | 56,308                | 27,833                | (19,175)-14%           | 112,616             | 112,616               | 0                       | end of 7  |
| 37,579   | end of 8                                | 82       | 502,887                                | 9,588                 | 681,957                                | 37,579               | 59,214                               | 1,000  | 1,244,058         | 48,167                  | 3.85 %                  | 57,434                | 28,528                | (19,261)-14%           | 114,869             | 114,869               | 0                       | end of 8  |
| 38,529   | end of 9                                | 83       | 508,725                                | 9,249                 | 667,297                                | 38,529               | 60,583                               | 1,000  | 1,236,605         | 48,777                  | 3.92 %                  | 58,583                | 29,242                | (19,436)-14%           | 117,166             | 117,166               | 0                       | end of 9  |
| 39,720   | end of 10                               | 84       | 515,173                                | 8,814                 | 650,932                                | 39,720               | 62,006                               | 1,000  | 1,228,111         | 49,534                  | 4.01 %                  | 59,755                | 29,973                | (19,752)-14%           | 119,509             | 119,509               | 0                       | end of 10 |
| 40,683   | end of 11                               | 85       | 522,002                                | 8,626                 | 633,031                                | 40,683               | 63,486                               | 1,000  | 1,218,520         | 50,310                  | 4.10 %                  | 60,950                | 30,722                | (20,082)-14%           | 121,899             | 121,899               | 0                       | end of 11 |
| 41,04/   | end of 12                               | 80       | 529,176                                | 8,480                 | 013,540                                | 41,047               | 05,026                               | 1,000  | 1,207,742         | 51,133                  | 4.20 %                  | 62,169                | 31,490                | (20,454)-14%           | 124,337             | 124,337               | 0                       | end of 12 |
| 42,007   | end of 14                               | 00       | 544 106                                | 9,500                 | 560,000                                | 42,007               | 69 202                               | 1,000  | 1 192 200         | 52,911                  | 4.31 %                  | 64690                 | 32,211                | (21,215)-14%           | 120,024             | 120,024               | 0                       | end of 14 |
| 43,241   | end of 15                               | 89       | 551 984                                | 8,538                 | 545 668                                | 40,241               | 70.024                               | 1,000  | 1 167 676         | 53 717                  | 4.42 %                  | 65.974                | 33,084                | (21 654)-14%           | 131 9/18            | 131 948               | 0                       | end of 15 |
| 44 727   | end of 16                               | 90       | 559 712                                | 8,831                 | 520.040                                | 44 727               | 71 824                               | 1,000  | 1 151 576         | 54,558                  | 4.67 %                  | 67 293                | 34 759                | (22 024)-14%           | 134 587             | 134 587               | 0                       | end of 16 |
| 45.221   | end of 17                               | 91       | 567.320                                | 9,183                 | 493.020                                | 45.221               | 73.697                               | 1.000  | 1.134.038         | 55,404                  | 4.81 %                  | 68.639                | 35.628                | (22.393)-14%           | 137.278             | 137,278               | 0                       | end of 17 |
| 45,650   | end of 18                               | 92       | 574,740                                | 9,599                 | 464,626                                | 45,650               | 75,645                               | 1,000  | 1,115,012         | 56,249                  | 4.96 %                  | 70,012                | 36,519                | (22,756)-14%           | 140,024             | 140,024               | 0                       | end of 18 |
| 46,003   | end of 19                               | 93       | 581,896                                | 10,087                | 434,885                                | 46,003               | 77,671                               | 1,000  | 1,094,452         | 57,090                  | 5.12 %                  | 71,412                | 37,432                | (23,109)-13%           | 142,825             | 142,825               | 0                       | end of 19 |
| 45.777   | end of 20                               | 94       | 588.313                                | 11.040                | 404.329                                | 45.777               | 79.778                               | 1.000  | 1.072.420         | 57.817                  | 5.28 %                  | 72.841                | 38.368                | (23.344)-13%           | 145.681             | 145.681               | 0                       | end of 20 |
|  |   |          |  | 224,382               |  | 789,581              |                                      | 20,000 |                   | 1,033,963               |                         | 1,214,868             | 613,072               | (432,167)              | 2,429,736           | 2,429,736             | 0                       |           |

## Step 19: SS Column: A new column will have automatically be within the plan, the SS column.

| Structured               | Income               | e P         | lannir      | na             |              |             |         |        |           |              |              |             | 1           |              |           |             |            |           |
|--------------------------|----------------------|-------------|-------------|----------------|--------------|-------------|---------|--------|-----------|--------------|--------------|-------------|-------------|--------------|-----------|-------------|------------|-----------|
|                          |                      |             |             | . 9            |              | -           |         |        |           |              |              |             |             |              |           |             |            |           |
| Edit Save Cancel Ado     | d Account Add        |             | e Add Inc T | ax Add Targ    | et Edit or A | dd Scenario |         | ons    |           |              |              |             |             |              |           |             |            |           |
|                          |                      |             |             |                |              |             |         |        |           |              |              |             | _           |              |           |             |            |           |
|                          |                      |             |             |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                      |             |             |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
| Scenario Tax Calculation | Option: Adding       | Income      | and Expense | s into a Struc | tured Income | Plan ~      |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                      |             | _           |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                      |             |             |                | Acco         | unts        |         | 7      |           |              |              |             |             |              |           |             |            |           |
|                          | Planning ag          |             |             |                | -            |             | -       |        |           |              |              | -           |             |              |           |             |            |           |
|                          | Horizon              | ars V       |             | BA             |              | RA          | R       | отн    |           |              |              | Inco        | mes 🤶 🖈     |              |           |             |            |           |
| Total required           | Maria                | i.e.        |             |                |              |             |         |        | Accounts  | Planned      | Percent      |             |             | Approx       | After Tax | Townships   | Income     | Maria     |
| View Beneficial RMD      | rear                 | John        | Account     | Income         | Account      | Income      | Account | Income | Total     | Distribution | Distribution | wages       | 55          | Income Tax   | Income    | Target Inc. | Gap        | Year      |
| REGULAR RMD              | net return           | 75          | 3.00 %      |                | 3.50 %       | John IRA    | 4.00 %  |        |           |              |              |             |             |              |           |             | 100 C      |           |
| accross all accounts     | initial amount       |             | 500,000     |                | 750,000      |             | 50,000  |        | 1,300,000 | Subtotal     |              | Manage      | Manage      | Manage       |           | Manage      | from total |           |
| John                     | bonus %              |             | 0.00 %      |                | 0.00 %       | John inc    | 0.00 %  |        | 0         | of account   |              | Infl Factor | Infl Factor | Eff Tax Rate |           | Infl Factor | income to  |           |
| total RMD                | w/bonus              |             | 500,000     | Manage         | 750,000      | Manage      | 50,000  | Manage | 1,300,000 | incomes      |              | 2.00 %      | 2.50 %      |              |           | 2.00 %      | target     |           |
| 30,488                   | end of 1             | 75          | 490,641     | 24,359         | 745,762      | 30,488      | 51,000  | 1,000  | 1,287,403 | 55,847       | 4.30 %       | 50,000      | 24,000      | (29,847)-15% | 100,000   | 100,000     | 0          | end of 1  |
| 31,467                   | end of 2             | 76          | 486,463     | 18,897         | 740,397      | 31,467      | 52,040  | 1,000  | 1,278,900 | 51,364       | 3.99 %       | 51,000      | 24,600      | (24,964)-14% | 102,000   | 102,000     | 0          | end of 2  |
| 32,332                   | end of 3             | 77          | 485,402     | 15,655         | 733,979      | 32,332      | 53,122  | 1,000  | 1,272,502 | 48,987       | 3.83 %       | 52,020      | 25,215      | (22,182)-14% | 104,040   | 104,040     | 0          | end of 3  |
| 33,363                   | end of 4             | 78          | 486,511     | 13,452         | 726,306      | 33,363      | 54,246  | 1,000  | 1,267,064 | 47,815       | 3.76 %       | 53,060      | 25,845      | (20,600)-14% | 106,121   | 106,121     | 0          | end of 4  |
| 34,422                   | end of 5             | 79          | 489,164     | 11,943         | 717,304      | 34,422      | 55,416  | 1,000  | 1,261,884 | 47,365       | 3.74 %       | 54,122      | 26,492      | (19,735)-14% | 108,243   | 108,243     | 0          | end of 5  |
| 35,510                   | end of 6             | 80          | 492,972     | 10,866         | 706,900      | 35,510      | 56,633  | 1,000  | 1,256,505 | 47,376       | 3.76 %       | 55,204      | 27,154      | (19,326)-14% | 110,408   | 110,408     | 0          | end of 6  |
| 36,438                   | end of 7             | 81          | 497,549     | 10,212         | 695,203      | 36,438      | 57,898  | 1,000  | 1,250,651 | 47,650       | 3.79 %       | 56,308      | 27,833      | (19,175)-14% | 112,616   | 112,616     | 0          | end of 7  |
| 37,579                   | end of 8             | 82          | 502,887     | 9,588          | 681,957      | 37,579      | 59,214  | 1,000  | 1,244,058 | 48,167       | 3.85 %       | 57,434      | 28,528      | (19,261)-14% | 114,869   | 114,869     | 0          | end of 8  |
| 38,529                   | end of 9             | 83          | 508,725     | 9,249          | 667,297      | 38,529      | 60,583  | 1,000  | 1,236,605 | 48,777       | 3.92 %       | 58,583      | 29,242      | (19,436)-14% | 117,166   | 117,166     | 0          | end of 9  |
| 39,720                   | end of 10            | 84          | 515,173     | 8,814          | 650,932      | 39,720      | 62,006  | 1,000  | 1,228,111 | 49,534       | 4.01 %       | 59,755      | 29,973      | (19,752)-14% | 119,509   | 119,509     | 0          | end of 10 |
| 40,683                   | end of 11            | 85          | 522,002     | 8,626          | 633,031      | 40,683      | 63,486  | 1,000  | 1,218,520 | 50,310       | 4.10 %       | 60,950      | 30,722      | (20,082)-14% | 121,899   | 121,899     | 0          | end of 11 |
| 41,647                   | end of 12            | 86          | 529,176     | 8,486          | 613,540      | 41,647      | 65,026  | 1,000  | 1,207,742 | 51,133       | 4.20 %       | 62,169      | 31,490      | (20,454)-14% | 124,337   | 124,337     | 0          | end of 12 |
| 42,607                   | end of 13            | 87          | 536,666     | 8,386          | 592,407      | 42,607      | 66,627  | 1,000  | 1,195,700 | 51,993       | 4.31 %       | 63,412      | 32,277      | (20,858)-14% | 126,824   | 126,824     | 0          | end of 13 |
| 43,241                   | end of 14            | 88          | 544,196     | 8,570          | 569,900      | 43,241      | 68,292  | 1,000  | 1,182,388 | 52,811       | 4.42 %       | 64,680      | 33,084      | (21,215)-14% | 129,361   | 129,361     | 0          | end of 14 |
| 44,178                   | end of 15            | 89          | 551,984     | 8,538          | 545,668      | 44,178      | 70,024  | 1,000  | 1,167,676 | 53,717       | 4.54 %       | 65,974      | 33,911      | (21,654)-14% | 131,948   | 131,948     | 0          | end of 15 |
| 44,727                   | end of 16            | 90          | 559,712     | 8,831          | 520,040      | 44,727      | 71,824  | 1,000  | 1,151,576 | 54,558       | 4.67 %       | 67,293      | 34,759      | (22.024)-14% | 134,587   | 134,587     | 0          | end of 16 |
| 45,221                   | end of 17            | 91          | 567,320     | 9,183          | 493,020      | 45,221      | 73,697  | 1,000  | 1,134,038 | 55,404       | 4.81 %       | 68,639      | 35,628      | (22,393)-14% | 137,278   | 137,278     | 0          | end of 17 |
| 45,650                   | end of 18            | 92          | 574,740     | 9,599          | 464,626      | 45,650      | 75,645  | 1,000  | 1,115,012 | 56,249       | 4.96 %       | 70,012      | 36,519      | (22,756)-14% | 140,024   | 140,024     | 0          | end of 18 |
| 46.003                   | end of 19            | 93          | 581,896     | 10.087         | 434,885      | 46,003      | 77.671  | 1,000  | 1.094,452 | 57,090       | 5.12 %       | 71,412      | 37,432      | (23,109)-13% | 142.825   | 142.825     | 0          | end of 19 |
| 45,777                   | end of 20            | 94          | 588,313     | 11,040         | 404,329      | 45,777      | 79,778  | 1,000  | 1,072,420 | 57,817       | 5.28 %       | 72,841      | 38,368      | (23,344)-13% | 145,681   | 145,681     | 0          | end of 20 |
|                          | Constrained (Editor) | 2 - 2003 A. |             | 224,382        |              | 789,581     |         | 20,000 |           | 1,033,963    |              | 1,214,868   | 613,072     | (432,167)    | 2,429,736 | 2,429,736   | 0          | 10000000  |

Step 20: BA Income Column: The BA amount will have automatically adjusted, the total income reaches the target amount.

| Structured           | Incom          | e P    | lannir      | ng             |              |             |              |        |           |              |              |             |             |              |           |             |            |           |
|----------------------|----------------|--------|-------------|----------------|--------------|-------------|--------------|--------|-----------|--------------|--------------|-------------|-------------|--------------|-----------|-------------|------------|-----------|
| Edit Save Cancel Add | d Account Add  | Incom  | e Add Inc T | ax A d Targ    | et Edit or A | dd Scenario | Display Opti | ons    |           |              |              |             |             |              |           |             |            |           |
|                      |                |        |             |                |              |             |              |        |           |              |              |             |             |              |           |             |            |           |
|                      |                |        |             |                |              |             |              |        |           |              |              |             |             |              |           |             |            |           |
| Seenario             |                |        |             |                |              |             |              |        |           |              |              |             |             |              |           |             |            |           |
| Tax Calculation      | Option: Adding | Income | and Expense | es into Struct | ured Income  | Plan V      |              |        |           |              |              |             |             |              |           |             |            |           |
|                      |                |        | _           |                |              |             |              |        |           |              |              |             |             |              |           |             |            |           |
|                      |                |        |             |                | Acco         | unts        |              | 7      |           |              |              |             |             |              |           |             |            |           |
|                      | Diagoning      |        |             | _              | -            |             | _            |        |           |              |              |             |             | 1            |           |             |            |           |
|                      | Horizon        | ars ~  |             | ва 💙           |              | RA          | R            | отн    |           |              |              | Inco        | mes 🔎       |              |           |             |            |           |
| Total required       |                |        |             |                |              | 193         |              |        | Accounts  | Planned      | Percent      |             |             | Approx       | After Tax |             | Income     | 7.0       |
| View Beneficial RMD  | Year           | John   | Account     | Income         | Account      | Income      | Account      | Income | Total     | Distribution | Distribution | Wages       | SS          | Income Tax   | Income    | Target Inc. | Gap        | Year      |
| REGULAR RMD          | net return     | 75     | 3.00 %      |                | 3.50 %       | John IRA    | 4.00 %       |        |           |              |              |             |             |              |           |             | 200 - C    |           |
| accross all accounts | initial amount |        | 500,000     |                | 750,000      |             | 50,000       |        | 1,300,000 | Subtotal     |              | Manage      | Manage      | Manage       |           | Manage      | from total |           |
| John                 | bonus %        |        | 0.00 %      |                | 0.00 %       | John inc    | 0.00 %       |        | 0         | of account   | 2            | Infl Factor | Infl Factor | Eff Tax Rate |           | Infl Factor | income to  |           |
| total RMD            | w/bonus        |        | 500,000     | Manage         | 750,000      | Manage      | 50,000       | Manage | 1,300,000 | incomes      |              | 2.00 %      | 2.50 %      |              |           | 2.00 %      | target     |           |
| 30,488               | end of 1       | 75     | 490,641     | 24,359         | 745,762      | 30,488      | 51,000       | 1,000  | 1,287,403 | 55,847       | 4.30 %       | 50,000      | 24,000      | (29,847)-15% | 100,000   | 100,000     | 0          | end of 1  |
| 31,467               | end of 2       | 76     | 486,463     | 18,897         | 740,397      | 31,467      | 52,040       | 1,000  | 1,278,900 | 51,364       | 3.99 %       | 51,000      | 24,600      | (24,964)-14% | 102,000   | 102,000     | 0          | end of 2  |
| 32,332               | end of 3       | 77     | 485,402     | 15,655         | 733,979      | 32,332      | 53,122       | 1,000  | 1,272,502 | 48,987       | 3.83 %       | 52,020      | 25,215      | (22,182)-14% | 104,040   | 104,040     | 0          | end of 3  |
| 33,363               | end of 4       | 78     | 486,511     | 13,452         | 726,306      | 33,363      | 54,246       | 1,000  | 1,267,064 | 47,815       | 3.76 %       | 53,060      | 25,845      | (20,600)-14% | 106,121   | 106,121     | 0          | end of 4  |
| 34,422               | end of 5       | 79     | 489,164     | 11,943         | 717,304      | 34,422      | 55,416       | 1,000  | 1,261,884 | 47,365       | 3.74 %       | 54,122      | 26,492      | (19,735)-14% | 108,243   | 108,243     | 0          | end of 5  |
| 35,510               | end of 6       | 80     | 492,972     | 10,866         | 706,900      | 35,510      | 56,633       | 1,000  | 1,256,505 | 47,376       | 3.76 %       | 55,204      | 27,154      | (19,326)-14% | 110,408   | 110,408     | 0          | end of 6  |
| 36,438               | end of 7       | 81     | 497,549     | 10,212         | 695,203      | 36,438      | 57,898       | 1,000  | 1,250,651 | 47,650       | 3.79 %       | 56,308      | 27,833      | (19,175)-14% | 112,616   | 112,616     | 0          | end of 7  |
| 37,579               | end of 8       | 82     | 502,887     | 9,588          | 681,957      | 37,579      | 59,214       | 1,000  | 1,244,058 | 48,167       | 3.85 %       | 57,434      | 28,528      | (19,261)-14% | 114,869   | 114,869     | 0          | end of 8  |
| 38,529               | end of 9       | 83     | 508,725     | 9,249          | 667,297      | 38,529      | 60,583       | 1,000  | 1,236,605 | 48,777       | 3.92 %       | 58,583      | 29,242      | (19,436)-14% | 117,166   | 117,166     | 0          | end of 9  |
| 39,720               | end of 10      | 84     | 515,173     | 8,814          | 650,932      | 39,720      | 62,006       | 1,000  | 1,228,111 | 49,534       | 4.01 %       | 59,755      | 29,973      | (19,752)-14% | 119,509   | 119,509     | 0          | end of 10 |
| 40,683               | end of 11      | 85     | 522,002     | 8,626          | 633,031      | 40,683      | 63,486       | 1,000  | 1,218,520 | 50,310       | 4.10 %       | 60,950      | 30,722      | (20,082)-14% | 121,899   | 121,899     | 0          | end of 11 |
| 41,647               | end of 12      | 86     | 529,176     | 8,486          | 613,540      | 41,647      | 65,026       | 1,000  | 1,207,742 | 51,133       | 4.20 %       | 62,169      | 31,490      | (20,454)-14% | 124,337   | 124,337     | 0          | end of 12 |
| 42,607               | end of 13      | 87     | 536,666     | 8,386          | 592,407      | 42,607      | 66,627       | 1,000  | 1,195,700 | 51,993       | 4.31 %       | 63,412      | 32,277      | (20,858)-14% | 126,824   | 126,824     | 0          | end of 13 |
| 43,241               | end of 14      | 88     | 544,196     | 8,570          | 569,900      | 43,241      | 68,292       | 1,000  | 1,182,388 | 52,811       | 4.42 %       | 64,680      | 33,084      | (21,215)-14% | 129,361   | 129,361     | 0          | end of 14 |
| 44,178               | end of 15      | 89     | 551,984     | 8,538          | 545,668      | 44,178      | 70,024       | 1,000  | 1,167,676 | 53,717       | 4.54 %       | 65,974      | 33,911      | (21,654)-14% | 131,948   | 131,948     | 0          | end of 15 |
| 44,727               | end of 16      | 90     | 559,712     | 8,831          | 520,040      | 44,727      | 71,824       | 1,000  | 1,151,576 | 54,558       | 4.67 %       | 67,293      | 34,759      | (22,024)-14% | 134,587   | 134,587     | 0          | end of 16 |
| 45,221               | end of 17      | 91     | 567,320     | 9,183          | 493,020      | 45,221      | 73,697       | 1,000  | 1,134,038 | 55,404       | 4.81 %       | 68,639      | 35,628      | (22,393)-14% | 137,278   | 137,278     | 0          | end of 17 |
| 45,650               | end of 18      | 92     | 574,740     | 9,599          | 464,626      | 45,650      | 75,645       | 1,000  | 1,115,012 | 56,249       | 4.96 %       | 70,012      | 36,519      | (22,756)-14% | 140,024   | 140,024     | 0          | end of 18 |
| 46,003               | end of 19      | 93     | 581,896     | 10,087         | 434,885      | 46,003      | 77,671       | 1,000  | 1,094,452 | 57,090       | 5.12 %       | 71,412      | 37,432      | (23,109)-13% | 142,825   | 142,825     | 0          | end of 19 |
| 45,777               | end of 20      | 94     | 588,313     | 11,040         | 404,329      | 45,777      | 79,778       | 1,000  | 1,072,420 | 57,817       | 5.28 %       | 72,841      | 38,368      | (23,344)-13% | 145,681   | 145,681     | 0          | end of 20 |
|                      |                |        |             | 224,382        |              | 789,581     |              | 20,000 |           | 1,033,963    |              | 1,214,868   | 613,072     | (432,167)    | 2,429,736 | 2,429,736   | 0          |           |

Step 21: Approx Income Tax: The amounts will have been automatically adjusted to the new income.

| Structured               | Incom           | D D    | lannir      | na             |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
|--------------------------|-----------------|--------|-------------|----------------|--------------|-------------|---------|--------|-----------|--------------|--------------|-------------|-------------|--------------|-----------|-------------|------------|-----------|
| Structureu               |                 |        | amm         | <u>iy</u>      |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
| Edit Save Cancel Add     | Account Add     |        | e Add Inc T | ax Add Targ    | et Edit or A | dd Scenario |         | ons    |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        |             |                | _            |             |         | _      |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        |             |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        |             |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
| Scenario Tax Calculation | Option: Adding  | Income | and Expense | s into a Struc | tured Income | Plan ~      |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        |             |                |              |             |         |        |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        | _           |                |              |             |         | ~      |           |              |              |             |             |              |           |             |            |           |
|                          |                 |        |             |                | Acco         | unts        |         | 7      |           |              |              |             |             | _            |           |             |            |           |
|                          |                 |        |             |                | _            |             | _       |        |           |              |              |             |             | ,            |           |             |            |           |
|                          | Planning 20 yea | irs v  | 6           | RA             |              | RA          | R       | отн    |           |              |              | Inco        | mes 📈       | •            |           |             |            |           |
|                          | Horizon         |        |             | 0n             |              |             |         | om     |           |              |              | mee         | inco        |              |           |             |            |           |
| Total required           | Account         | Income | Accounts    | Planned        | Percent      | Wagas       | 00      | Approx | After Tax | Target Inc   | Income       | Voor        |             |              |           |             |            |           |
| View Beneficial RMD      | rear            | John   | Account     | income         | Account      | income      | Account | income | Total     | Distribution | Distribution | wages       | 55          | Income Tax   | Income    | rarget inc. | Gap        | rear      |
| REGULAR RMD              | net return      | 75     | 3.00 %      |                | 3.50 %       | John IRA    | 4.00 %  |        |           |              |              |             |             |              |           |             | 1          |           |
| 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   |              | Infl Factor | Infl Factor | Eff Tax Rate |           | Infl Factor | income to  |           |
| total RMD                | w/bonus         |        | 500,000     | Manage         | 750,000      | Manage      | 50,000  | Manage | 1,300,000 | incomes      |              | 2.00 %      | 2.50 %      |              |           | 2.00 %      | target     |           |
| 30,488                   | end of 1        | 75     | 490,641     | 24,359         | 745,762      | 30,488      | 51,000  | 1,000  | 1,287,403 | 55,847       | 4.30 %       | 50,000      | 24,000      | (29,847)-15% | 100,000   | 100,000     | 0          | end of 1  |
| 31,467                   | end of 2        | 76     | 486,463     | 18,897         | 740,397      | 31,467      | 52,040  | 1,000  | 1,278,900 | 51,364       | 3.99 %       | 51,000      | 24,600      | (24,964)-14% | 102,000   | 102,000     | 0          | end of 2  |
| 32,332                   | end of 3        | 77     | 485,402     | 15,655         | 733,979      | 32,332      | 53,122  | 1,000  | 1,272,502 | 48,987       | 3.83 %       | 52,020      | 25,215      | (22,182)-14% | 104,040   | 104,040     | 0          | end of 3  |
| 33,363                   | end of 4        | 78     | 486,511     | 13,452         | 726,306      | 33,363      | 54,246  | 1,000  | 1,267,064 | 47,815       | 3.76 %       | 53,060      | 25,845      | (20,600)-14% | 106,121   | 106,121     | 0          | end of 4  |
| 34,422                   | end of 5        | 79     | 489,164     | 11,943         | 717,304      | 34,422      | 55,416  | 1,000  | 1,261,884 | 47,365       | 3.74 %       | 54,122      | 26,492      | (19,735)-14% | 108,243   | 108,243     | 0          | end of 5  |
| 35,510                   | end of 6        | 80     | 492,972     | 10,866         | 706,900      | 35,510      | 56,633  | 1,000  | 1,256,505 | 47,376       | 3.76 %       | 55,204      | 27,154      | (19,326)-14% | 110,408   | 110,408     | 0          | end of 6  |
| 36,438                   | end of 7        | 81     | 497,549     | 10,212         | 695,203      | 36,438      | 57,898  | 1,000  | 1,250,651 | 47,650       | 3.79 %       | 56,308      | 27,833      | (19,175)-14% | 112,616   | 112,616     | 0          | end of 7  |
| 37,579                   | end of 8        | 82     | 502,887     | 9,588          | 681,957      | 37,579      | 59,214  | 1,000  | 1,244,058 | 48,167       | 3.85 %       | 57,434      | 28,528      | (19,261)-14% | 114,869   | 114,869     | 0          | end of 8  |
| 38,529                   | end of 9        | 83     | 508,725     | 9,249          | 667,297      | 38,529      | 60,583  | 1,000  | 1,236,605 | 48,777       | 3.92 %       | 58,583      | 29,242      | (19,436)-14% | 117,166   | 117,166     | 0          | end of 9  |
| 39,720                   | end of 10       | 84     | 515,173     | 8,814          | 650,932      | 39,720      | 62,006  | 1,000  | 1,228,111 | 49,534       | 4.01 %       | 59,755      | 29,973      | (19,752)-14% | 119,509   | 119,509     | 0          | end of 10 |
| 40,683                   | end of 11       | 85     | 522,002     | 8,626          | 633,031      | 40,683      | 63,486  | 1,000  | 1,218,520 | 50,310       | 4.10 %       | 60,950      | 30,722      | (20,082)-14% | 121,899   | 121,899     | 0          | end of 11 |
| 41,647                   | end of 12       | 86     | 529,176     | 8,486          | 613,540      | 41,647      | 65,026  | 1,000  | 1,207,742 | 51,133       | 4.20 %       | 62,169      | 31,490      | (20,454)-14% | 124,337   | 124,337     | 0          | end of 12 |
| 42,607                   | end of 13       | 87     | 536,666     | 8,386          | 592,407      | 42,607      | 66,627  | 1,000  | 1,195,700 | 51,993       | 4.31 %       | 63,412      | 32,277      | (20,858)-14% | 126,824   | 126,824     | 0          | end of 13 |
| 43,241                   | end of 14       | 88     | 544,196     | 8,570          | 569,900      | 43,241      | 68,292  | 1,000  | 1,182,388 | 52,811       | 4.42 %       | 64,680      | 33,084      | (21,215)-14% | 129,361   | 129,361     | 0          | end of 14 |
| 44,178                   | end of 15       | 89     | 551,984     | 8,538          | 545,668      | 44,178      | 70,024  | 1,000  | 1,167,676 | 53,717       | 4.54 %       | 65,974      | 33,911      | (21,654)-14% | 131,948   | 131,948     | 0          | end of 15 |
| 44,727                   | end of 16       | 90     | 559,712     | 8,831          | 520,040      | 44,727      | 71,824  | 1,000  | 1,151,576 | 54,558       | 4.67 %       | 67,293      | 34,759      | (22,024)-14% | 134,587   | 134,587     | 0          | end of 16 |
| 45,221                   | end of 17       | 91     | 567,320     | 9,183          | 493,020      | 45,221      | 73,697  | 1,000  | 1,134,038 | 55,404       | 4.81 %       | 68,639      | 35,628      | (22,393)-14% | 137,278   | 137,278     | 0          | end of 17 |
| 45,650                   | end of 18       | 92     | 574,740     | 9,599          | 464,626      | 45,650      | 75,645  | 1,000  | 1,115,012 | 56,249       | 4.96 %       | 70,012      | 36,519      | (22,756)-14% | 140,024   | 140,024     | 0          | end of 18 |
| 46,003                   | end of 19       | 93     | 581,896     | 10,087         | 434,885      | 46,003      | 77,671  | 1,000  | 1,094,452 | 57,090       | 5.12 %       | 71,412      | 37,432      | (23,109)-13% | 142,825   | 142,825     | 0          | end of 19 |
| 45,777                   | end of 20       | 94     | 588,313     | 11,040         | 404,329      | 45,777      | 79,778  | 1,000  | 1,072,420 | 57,817       | 5.28 %       | 72,841      | 38,368      | (23,344)-13% | 145,681   | 145,681     | 0          | end of 20 |
|                          |                 |        |             | 224,382        |              | 789,581     |         | 20,000 |           | 1,033,963    |              | 1,214,868   | 613,072     | (432,167)    | 2,429,736 | 2,429,736   | 0          |           |

Step 22: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

| Structured           | Income           | e P      | lannir  | ng             | 100          |             |         |        |           |              |              |             |             |                |            |             |            |           |
|----------------------|------------------|----------|---|----------------|--------------|-------------|---------|--------|-----------|--------------|--------------|-------------|-------------|----------------|------------|-------------|------------|-----------|
| Edit Save Cancel Add | d Account Add    | Incom    | e Add Inc T   | ax Add Targ    | et Edit or A | dd Scenario |         | ons    |           |              |              |             |             |                |            |             |            |           |
|                      |                  |          |   |                |              |             |         |        |           |              |              |             |             |                |            |             |            |           |
|                      |                  | <b>†</b> |   |                |              |             |         |        |           |              |              |             |             |                |            |             |            |           |
| Scenario T O-ll-N    | Ontine Adding    |          |   |                |              | Dia         |         |        |           |              |              |             |             |                |            |             |            |           |
| Tax Calculation      | Option: Adding I | n ome    | and Expense   | s into a Struc | tured income | Pian V      |         |        |           |              |              |             |             |                |            |             |            |           |
|                      |                  |          | _   |                |              |             |         |        |           |              |              |             |             |                |            |             |            |           |
|                      |                  |          |   |                | Acco         | unts        |         | 7      |           |              |              |             |             |                |            |             |            |           |
|                      | Planning         |          |   |                |              |             |         |        |           |              | 1            | _           |             | 1              |            |             |            |           |
|                      | Horizon          | rs ~     | 8   | BA             |              | RA          | R       | отн    |           |              |              | Inco        | mes 🗡       |                |            |             |            |           |
| Total required       |                  |          | 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - 1997 - |                |              |             |         |        |           | Dispared     | Descent      |             |             |                | Adves Terr |             | Income     |           |
| View Beneficial RMD  | Year             | John     | Account   | Income         | Account      | Income      | Account | Income | Total     | Distribution | Distribution | Wages       | SS          | Income Tax     | Income     | Target Inc. | Gap        | Year      |
| REGULAR RMD          | net return       | 75       | 3.00 %  |                | 3.50 %       | John IRA    | 4.00 %  |        |           |              |              |             |             |                |            |             | eap        |           |
| accross all accounts | initial amount   |          | 500,000   |                | 750,000      |             | 50,000  |        | 1,300,000 | Subtotal     |              | Manage      | Manage      | Manage         |            | Manage      | from total |           |
| John                 | bonus %          |          | 0.00 %  |                | 0.00 %       | John inc    | 0.00 %  |        | 0         | of account   |              | Infl Factor | Infl Factor | Eff Tax Rate   |            | Infl Factor | income to  |           |
| total RMD            | w/bonus          |          | 500,000   | Manage         | 750,000      | Manage      | 50,000  | Manage | 1,300,000 | incomes      |              | 2.00 %      | 2.50 %      | 11122204625255 |            | 2.00 %      | target     |           |
| 30,488               | end of 1         | 75       | 490,641   | 24,359         | 745,762      | 30,488      | 51,000  | 1,000  | 1,287,403 | 55,847       | 4.30 %       | 50,000      | 24,000      | (29,847)-15%   | 100,000    | 100,000     | 0          | end of 1  |
| 31,467               | end of 2         | 76       | 486,463   | 18,897         | 740,397      | 31,467      | 52,040  | 1,000  | 1,278,900 | 51,364       | 3.99 %       | 51,000      | 24,600      | (24,964)-14%   | 102,000    | 102,000     | 0          | end of 2  |
| 32,332               | end of 3         | 77       | 485,402   | 15,655         | 733,979      | 32,332      | 53,122  | 1,000  | 1,272,502 | 48,987       | 3.83 %       | 52,020      | 25,215      | (22,182)-14%   | 104,040    | 104,040     | 0          | end of 3  |
| 33,363               | end of 4         | 78       | 486,511   | 13,452         | 726,306      | 33,363      | 54,246  | 1,000  | 1,267,064 | 47,815       | 3.76 %       | 53,060      | 25,845      | (20,600)-14%   | 106,121    | 106,121     | 0          | end of 4  |
| 34,422               | end of 5         | 79       | 489,164   | 11,943         | 717,304      | 34,422      | 55,416  | 1,000  | 1,261,884 | 47,365       | 3.74 %       | 54,122      | 26,492      | (19,735)-14%   | 108,243    | 108,243     | 0          | end of 5  |
| 35,510               | end of 6         | 80       | 492,972   | 10,866         | 706,900      | 35,510      | 56,633  | 1,000  | 1,256,505 | 47,376       | 3.76 %       | 55,204      | 27,154      | (19,326)-14%   | 110,408    | 110,408     | 0          | end of 6  |
| 36,438               | end of 7         | 81       | 497,549   | 10,212         | 695,203      | 36,438      | 57,898  | 1,000  | 1,250,651 | 47,650       | 3.79 %       | 56,308      | 27,833      | (19,175)-14%   | 112,616    | 112,616     | 0          | end of 7  |
| 37,579               | end of 8         | 82       | 502,887   | 9,588          | 681,957      | 37,579      | 59,214  | 1,000  | 1,244,058 | 48,167       | 3.85 %       | 57,434      | 28,528      | (19,261)-14%   | 114,869    | 114,869     | 0          | end of 8  |
| 38,529               | end of 9         | 83       | 508,725   | 9,249          | 667,297      | 38,529      | 60,583  | 1,000  | 1,236,605 | 48,777       | 3.92 %       | 58,583      | 29,242      | (19,436)-14%   | 117,166    | 117,166     | 0          | end of 9  |
| 39,720               | end of 10        | 84       | 515,173   | 8,814          | 650,932      | 39,720      | 62,006  | 1,000  | 1,228,111 | 49,534       | 4.01 %       | 59,755      | 29,973      | (19,752)-14%   | 119,509    | 119,509     | 0          | end of 10 |
| 40,683               | end of 11        | 85       | 522,002   | 8,626          | 633,031      | 40,683      | 63,486  | 1,000  | 1,218,520 | 50,310       | 4.10 %       | 60,950      | 30,722      | (20,082)-14%   | 121,899    | 121,899     | 0          | end of 11 |
| 41,647               | end of 12        | 86       | 529,176   | 8,486          | 613,540      | 41,647      | 65,026  | 1,000  | 1,207,742 | 51,133       | 4.20 %       | 62,169      | 31,490      | (20,454)-14%   | 124,337    | 124,337     | 0          | end of 12 |
| 42,607               | end of 13        | 87       | 536,666   | 8,386          | 592,407      | 42,607      | 66,627  | 1,000  | 1,195,700 | 51,993       | 4.31 %       | 63,412      | 32,277      | (20,858)-14%   | 126,824    | 126,824     | 0          | end of 13 |
| 43,241               | end of 14        | 88       | 544,196   | 8,570          | 569,900      | 43,241      | 68,292  | 1,000  | 1,182,388 | 52,811       | 4.42 %       | 64,680      | 33,084      | (21,215)-14%   | 129,361    | 129,361     | 0          | end of 14 |
| 44,178               | end of 15        | 89       | 551,984   | 8,538          | 545,668      | 44,178      | 70,024  | 1,000  | 1,167,676 | 53,717       | 4.54 %       | 65,974      | 33,911      | (21,654)-14%   | 131,948    | 131,948     | 0          | end of 15 |
| 44,727               | end of 16        | 90       | 559,712   | 8,831          | 520,040      | 44,727      | 71,824  | 1,000  | 1,151,576 | 54,558       | 4.67 %       | 67,293      | 34,759      | (22,024)-14%   | 134,587    | 134,587     | 0          | end of 16 |
| 45,221               | end of 17        | 91       | 567,320   | 9,183          | 493,020      | 45,221      | 73,697  | 1,000  | 1,134,038 | 55,404       | 4.81 %       | 68,639      | 35,628      | (22,393)-14%   | 137,278    | 137,278     | 0          | end of 17 |
| 45,650               | end of 18        | 92       | 574,740   | 9,599          | 464,626      | 45,650      | 75,645  | 1,000  | 1,115,012 | 56,249       | 4.96 %       | 70,012      | 36,519      | (22,756)-14%   | 140,024    | 140,024     | 0          | end of 18 |
| 46,003               | end of 19        | 93       | 581,896   | 10,087         | 434,885      | 46,003      | 77,671  | 1,000  | 1,094,452 | 57,090       | 5.12 %       | 71,412      | 37,432      | (23,109)-13%   | 142,825    | 142,825     | 0          | end of 19 |
| 45,777               | end of 20        | 94       | 588,313   | 11,040         | 404,329      | 45,777      | 79,778  | 1,000  | 1,072,420 | 57,817       | 5.28 %       | 72,841      | 38,368      | (23,344)-13%   | 145,681    | 145,681     | 0          | end of 20 |
|                      |                  |          |   | 224,382        |              | 789,581     |         | 20,000 |           | 1,033,963    |              | 1,214,868   | 613,072     | (432,167)      | 2,429,736  | 2,429,736   | 0          |           |

## Step 23: Other Income Name: Enter in a title for the column.

| Manage Income<br>Save Cancel                            |                               |                        |                        |
|---|-------------------------------|------------------------|------------------------|
| Other income name                                       |                               |                        | Income Adjustments     |
| This is a Social Security income                        | 0                             | ADJADJOSTMENI          | Year Income adjustment |
| First year income                                       |                               | Pick year(s)           | 3                      |
| Inflation rate  | 0.0 %                         | Diskusse(a) to someway | 5<br>6                 |
| Number of months of income in first year                | 12.0                          | Pick year(s) to remove | 8                      |
| Income description                                      |                               | Reset all years        | 9 10                   |
| Delay the income start until age<br>Age to begin income | Client 1 age     Client 2 age |                        |                        |
| Tax calculation option                                  | Not Taxable                   |                        | 14                     |
|   |                               |                        | 16<br>17               |
|   |                               |                        | 18<br>19               |
|   |                               |                        | 20 21                  |
|   |                               |                        | 22<br>23               |
|   |                               |                        | 24                     |

Step 24: First Year Income: Enter in the first-year income. For withdrawals, enter the amount as a negative number.

| Manage Income<br>Save Cancel             |                              |                        |                |                    |   |
|--|------------------------------|------------------------|----------------|--------------------|---|
| Other income name                        | Gifting to GK                |                        |                | Income Adjustments |   |
| This is a Social Security income         | 0                            | ADD ADJUSTMENT         | Year<br>1<br>2 | Income adjustment  | Î |
| First year income                        | <b>—</b>                     | Pick year(s)           | 3              |                    |   |
| Inflation rate                           | 0.0 %                        | Distance               | 5<br>6         |                    |   |
| Number of months of income in first year | 12.0                         | Pick year(s) to remove | 7<br>8         |                    |   |
| Income description                       |                              | Reset all years        | 9<br>10        |                    |   |
| Delay the income start until age         | 0                            |                        | 11<br>12       |                    |   |
| Age to begin income                      | 0 Olient 1 age OClient 2 age |                        | 13<br>14       |                    |   |
| Tax calculation option                   | Not Taxable ~                |                        | 15             |                    |   |
|  |                              |                        | 17             |                    |   |
|  |                              |                        | 19             |                    |   |
|  |                              |                        | 20<br>21       |                    |   |
|  |                              |                        | 22<br>23       |                    |   |
|  |                              |                        | 24             |                    | * |

Step 25: Tax Calculation Option Textbox: This expense qualifies as a non-taxable items since it is under the limit for a yearly gift and will stay at the default setting; Not Taxable.

| Manage Income   |               |                        |                        |
|---|---------------|------------------------|------------------------|
| Other income name                                       | Gifting to GK |                        | Income Adjustments     |
| This is a Social Security income                        | 0             | ADD ADJUSTMENT         | Year Income adjustment |
| First year income                                       | (\$4,000)     | Pick year(s)           | 3<br>0 4               |
| Inflation rate  | 0.0 %         | Pick year(s) to remove | 6                      |
| Number of months of income in first year                | 12.0          |                        | 8                      |
| Income description                                      |               | Reset all years        | 9                      |
| Delay the income start until age<br>Age to begin income | Client 2 age  |                        | 11<br>12<br>13         |
| Tax calculation option                                  | Not Taxable   |                        |                        |
|   |               |                        | 17                     |
|   |               |                        | 19<br>20               |
|   |               |                        | 21<br>22               |
|   |               |                        | 23<br>24               |

Step 26: Add Adjustment Textbox: Enter in 0.

| Manage Income<br>Save Cancel             |                           |                        |     |                        |
|--|---------------------------|------------------------|-----|------------------------|
| Other income name                        | Gifting to GK             |                        |     | Income Adjustments     |
| This is a Social Security income         | 0                         | ADD ADJUSTMENT         |     | Year Income adjustment |
| First year income                        | (\$4,000)                 | Pick year(s)           |     | 2<br>3<br>4            |
| Inflation rate                           | 0.0 %                     |                        | 00  | 5                      |
| Number of months of income in first year | 12.0                      | Pick year(s) to remove |     | 7<br>8                 |
| Income description                       |                           | Reset all years        |     | 9<br>10                |
| Delay the income start until age         | Client 1 and Client 2 and |                        |     | 11<br>12               |
| The extension patient                    |                           |                        |     | 13<br>14               |
| Tax calculation option                   | Not laxable ~             |                        |     | 15                     |
|  |                           |                        |     | 18                     |
|  |                           |                        | 000 | 20<br>21               |
|  |                           |                        | 000 | 22<br>23               |
|  |                           |                        |     | 24                     |

# Step 27: Income Adjustment Table Textboxs: Click on Year 10.

| Manage Income<br>Save Cancel                            |                           |                        |           |                    |
|---|---------------------------|------------------------|-----------|--------------------|
| Other income name                                       | Giffing to GK             |                        |           | Income Adjustments |
| This is a Social Security income                        |                           | ADD ADJUSTMENT         | Year<br>1 | Income adjustment  |
| First year income                                       | (\$4,000)                 | Pick year(s)           |           |                    |
| Inflation rate  | 0.0 %                     |                        | 5         |                    |
| Number of months of income in first year                | 12.0                      | Pick year(s) to remove | 7         |                    |
| Income description                                      |                           | Reset all years        | 9         |                    |
| Delay the income start until age<br>Age to begin income | Client 1 age Client 2 age |                        |           |                    |
| Tax calculation option                                  | Not Taxable               |                        | 14        |                    |
|   |                           |                        | 16<br>17  |                    |
|   |                           |                        | 18<br>19  |                    |
|   |                           |                        | 20        |                    |
|   |                           |                        | 23        | •                  |
|   |                           |                        | 4         | Þ                  |

Step 28: Pick Year(s): Click on the green Pick Year(s) button next to the Income Adjustment Table.

| Manage Income<br>Save Cancel             |                               |                             |              |                     |
|--|-------------------------------|-----------------------------|--------------|---------------------|
| Other income name                        | Gifting to GK                 |                             |              | Income Adjustments  |
| This is a Social Security income         | 0                             | ADD ADJUSTMENT              | Yea<br>1     | r Income adjustment |
| First year income                        | (\$4,000)                     | <br>Pick year(s)            | 3            |                     |
| Inflation rate                           | 0.0 %                         | Diele uner (a) de serre sue | 5<br>6       |                     |
| Number of months of income in first year | 12.0                          | Pick year(s) to remove      | 7<br>8       |                     |
| Income description                       |                               | Reset all years             | 9<br>9<br>10 |                     |
| Delay the income start until age         | 0                             |                             | 11           |                     |
| Age to begin income                      | 0 Client 1 age O Client 2 age |                             | 13           |                     |
| Tax calculation option                   | Not Taxable ~                 |                             | 15           | Ĩ                   |
|  |                               |                             | 17           |                     |
|  |                               |                             | 19           |                     |
|  |                               |                             | 20           |                     |
|  |                               |                             | 22 23        |                     |
|  |                               |                             |              | • • •               |

Step 29: Income Adjustment Table: The 0 will have automatically moved into year 10. This is an indicator to SIPS that year 10 will be the last year the gifting will happen and it will be reflected in the structured income plan.

| Manage Income<br>save Cancel             |                               |                         |                        |   |
|--|-------------------------------|-------------------------|------------------------|---|
| Other income name                        |                               |                         | Income Adjustments     |   |
|  | Gifting to GK                 | ADD ADJUSTMENT          | Year Income adjustment |   |
| This is a Social Security income         | 0                             |                         |                        |   |
| First year income                        | (\$4,000)                     | Pick year(s)            | 3<br>4                 |   |
| Inflation rate                           | 0.0 %                         | Pick year(c) to remove  | 6                      |   |
| Number of months of income in first year | 12.0                          | This year (a) to remote | 8                      |   |
| Income description                       |                               | <br>Reset all years     |                        |   |
| Delay the income start until age         |                               |                         |                        |   |
| Age to begin income                      | 0 Client 1 age O Client 2 age |                         | 13                     |   |
| Tax calculation option                   | Not Taxable                   |                         | 15                     | Ĩ |
|  |                               |                         | 16                     |   |
|  |                               |                         | 17                     |   |
|  |                               |                         | 18                     |   |
|  |                               |                         | 20                     |   |
|  |                               |                         | 21                     |   |
|  |                               |                         | 22                     |   |
|  |                               |                         | 24                     | - |
|  |                               |                         | 4                      | • |

Step 30: Save: Click on the green Save button underneath the Manage Income Heading.

| Manage Income                            |                               |                        |   |                        |
|--|-------------------------------|------------------------|---|------------------------|
|  |                               |                        |   | Income Adjustments     |
| Otr er income name                       | Gifting to GK                 | ΔΩΩ ΔΩ.ΙΙΙSTMENT       | _ | Vear Income adjustment |
| This is a Social Security income         | 0                             |                        |   | 1<br>2                 |
| Fir: t year income                       | (\$4,000)                     | Pick year(s)           |   | 3<br>4                 |
| Inflution rate                           | 0.0 %                         | Pick year(s) to remove |   | 5<br>6                 |
| Number of months of income in first year | 12.0                          |                        |   | 7<br>8                 |
| Income description                       |                               | Reset all years        |   | 10 0<br>11             |
| Delay the income start until age         |                               |                        |   | 12                     |
| Age to begin income                      | 0 Client 1 age O Client 2 age |                        |   | 13<br>14               |
| Tax calculation option                   | Not Taxable ~                 |                        |   | 15                     |
|  |                               |                        |   | 16                     |
|  |                               |                        |   | 18                     |
|  |                               |                        | 0 | 19                     |
|  |                               |                        |   | 20                     |
|  |                               |                        |   | 21                     |
|  |                               |                        |   | 23                     |
|  |                               |                        |   | 24                     |

Step 31: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

| Structured I                          | tructured Income Planning   |       |              |                |              |             |              |        |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|---------------------------------------|-----------------------------|-------|--------------|----------------|--------------|-------------|--------------|--------|-------------------|-------------------------|-------------------------|-------------|-------------|------------------|----------------------|---------------------|-------------|---------------|-----------|
| Edit Save Cancel Add                  | Account Add                 | Incom | e Add Inc Ta | ax Add Tarc    | et Edit or A | dd Scenario | Display Opti | ons    | - 1               |                         |                         |             |             |                  |                      |                     |             |               |           |
|                                       |                             |       |              |                |              |             |              |        |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|                                       |                             |       |              |                |              |             |              |        |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
| Scenario Tax Calculation              | Ontion: Adding Is           | noome | and Expanse  | e into a Struo | tured Income | Dian V      |              |        |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
| Tax Galculation                       | option. Adding i            | ncome | and Expense  | s into a Struc | tureu moorne | rian •      |              |        | •                 |                         |                         |             |             |                  |                      |                     |             |               |           |
|                                       |                             |       |              |                |              | unte        |              | ×.     |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|                                       |                             |       |              |                | ACCO         | unts        |              |        |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|                                       | Planning 20 year<br>Horizon | rs ~  | 3            | BA             |              | RA          | R            | отн    |                   |                         |                         |             | Incomes     | 74               |                      |                     |             |               |           |
| Total required<br>View Beneficial RMD | Year                        | John  | Account      | Income         | Account      | Income      | Account      | Income | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages       | SS          | Gifting to<br>GK | Approx<br>Income Tax | After Tax<br>Income | Target Inc. | Income<br>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      | Manage      | Manage           | Manage               |                     | Manage      | from total    |           |
| John                                  | bonus %                     |       | 0.00 %       |                | 0.00 %       | John inc    | 0.00 %       |        | 0                 | of account              |                         | Infl Factor | Infl Factor | Infl Factor      | Eff Tax Rate         |                     | Infl Factor | income to     |           |
| total RMD                             | w/bonus                     |       | 500,000      | Manage         | 750,000      | Manage      | 50,000       | Manage | 1,300,000         | incomes                 |                         | 2.00 %      | 2.50 %      | 0.00 %           |                      |                     | 2.00 %      | target        |           |
| 30,488                                | end of 1                    | 75    | 486,317      | 28,683         | 745,762      | 30,488      | 51,000       | 1,000  | 1,283,079         | 60,171                  | 4.63 %                  | 50,000      | 24,000      | (4,000)          | (30,171)-15%         | 100,000             | 100,000     | 0             | end of 1  |
| 31,467                                | end of 2                    | 76    | 477,932      | 22,974         | 740,397      | 31,467      | 52,040       | 1,000  | 1,270,369         | 55,441                  | 4.32 %                  | 51,000      | 24,600      | (4,000)          | (25,041)-14%         | 102,000             | 102,000     | 0             | end of 2  |
| 32,332                                | end of 3                    | 77    | 472,660      | 19,610         | 733,979      | 32,332      | 53,122       | 1,000  | 1,259,761         | 52,942                  | 4.17 %                  | 52,020      | 25,215      | (4,000)          | (22,137)-14%         | 104,040             | 104,040     | 0             | end of 3  |
| 33,363                                | end of 4                    | 78    | 469,494      | 17,345         | 726,306      | 33,363      | 54,246       | 1,000  | 1,250,046         | 51,708                  | 4.11 %                  | 53,060      | 25,845      | (4,000)          | (20,493)-14%         | 106,121             | 106,121     | 0             | end of 4  |
| 34,422                                | end of 5                    | 79    | 467,775      | 15,804         | /1/,304      | 34,422      | 55,416       | 1,000  | 1,240,496         | 51,226                  | 4.10 %                  | 54,122      | 26,492      | (4,000)          | (19,596)-14%         | 108,243             | 108,243     | 0             | end of 5  |
| 35,510                                | end of 6                    | 80    | 467,098      | 14,710         | 706,900      | 35,510      | 56,633       | 1,000  | 1,230,631         | 51,220                  | 4.13 %                  | 55,204      | 27,154      | (4,000)          | (19,170)-14%         | 110,408             | 110,408     | 0             | end of 6  |
| 36,438                                | end of /                    | 81    | 467,068      | 14,043         | 695,203      | 36,438      | 57,898       | 1,000  | 1,220,169         | 51,481                  | 4.18 %                  | 56,308      | 27,833      | (4,000)          | (19,006)-14%         | 112,616             | 112,616     | 0             | end of /  |
| 37,579                                | end of 8                    | 82    | 467,672      | 13,408         | 681,957      | 37,579      | 59,214       | 1,000  | 1,208,842         | 51,987                  | 4.20 %                  | 57,434      | 28,528      | (4,000)          | (19,081)-14%         | 114,869             | 114,869     | 0             | end of 8  |
| 30,529                                | end of 9                    | 03    | 408,045      | 13,057         | 650,297      | 36,529      | 62,006       | 1,000  | 1,190,524         | 52,585                  | 4.35 %                  | 58,583      | 29,242      | (4,000)          | (19,244)-13%         | 110,500             | 110,500     |               | end of 9  |
| 39,720                                | end of 10                   | 04    | 4/4,110      | 8,588          | 632,031      | 39,720      | 62,000       | 1,000  | 1,107,054         | 49,308                  | 4.12 %                  | 59,755      | 29,973      | 0                | (19,526)-13%         | 101,800             | 101,800     | 0             | enu of 10 |
| 40,683                                | end of 11                   | 60    | 4/9,931      | 8,408          | 612 540      | 40,083      | 65,026       | 1,000  | 1,170,449         | 50,092                  | 4.22 %                  | 62,160      | 30,722      |                  | (19,004)-13%         | 121,899             | 121,899     |               | enu of 11 |
| 41,047                                | end of 12                   | 97    | 400,037      | 0,273          | 592 407      | 42,607      | 66 627       | 1,000  | 1 151 409         | 51 791                  | 4.33 %                  | 62,109      | 31,490      |                  | (20,241)-14%         | 124,337             | 124,337     |               | end of 12 |
| 43 241                                | end of 14                   | 88    | 492,404      | 8357           | 569 900      | 43 241      | 68 292       | 1,000  | 1 137 074         | 52 598                  | 4.43 %                  | 64 680      | 33.084      | 0                | (21 002)-14%         | 120,024             | 129,824     | 0             | end of 14 |
| 44 178                                | end of 15                   | 89    | 505 525      | 8 3 2 2        | 545,668      | 44 179      | 70.024       | 1,000  | 1 121 217         | 53 502                  | 4 71 %                  | 65.974      | 33,054      | 0                | (21 439)-14%         | 131 0/19            | 131 949     | 0             | end of 15 |
| 44,727                                | end of 16                   | 90    | 512 078      | 8,612          | 520.040      | 44,727      | 71 824       | 1,000  | 1 103 943         | 54 339                  | 4.85 %                  | 67 293      | 34 759      | 0                | (21805)-14%          | 134 587             | 134 587     | 0             | end of 16 |
| 45 221                                | end of 17                   | 91    | 518 480      | 8 960          | 493.020      | 45 221      | 73.697       | 1,000  | 1085198           | 55 181                  | 5.00 %                  | 68,639      | 35.628      | 0                | (22 170)-13%         | 137 279             | 137,278     | 0             | end of 17 |
| 45.650                                | end of 18                   | 92    | 524.664      | 9.371          | 464.626      | 45.650      | 75.645       | 1.000  | 1.064.935         | 56.021                  | 5.16 %                  | 70.012      | 36.519      | 0                | (22.528)-13%         | 140.024             | 140.024     | 0             | end of 18 |
| 46.003                                | end of 19                   | 93    | 530 548      | 9.855          | 434.885      | 46,003      | 77.671       | 1,000  | 1.043.105         | 56,857                  | 5.34 %                  | 71.412      | 37,432      | o o              | (22,877)-13%         | 142 825             | 142,825     | l ő           | end of 19 |
| 45.777                                | end of 20                   | 94    | 535.663      | 10.801         | 404.329      | 45,777      | 79.778       | 1,000  | 1.019.770         | 57,579                  | 5.52 %                  | 72.841      | 38,368      | 0                | (23,106)-13%         | 145.681             | 145.681     | 0             | end of 20 |
|                                       |                             |       |              | 257,358        | .,           | 789,581     |              | 20,000 |                   | 1,066,939               |                         | 1,214,868   | 613,072     | (36,000)         | (429,143)            | 2,429,736           | 2,429,736   | 0             |           |

Step 32: Gifting to GK: A new column will have automatically be within the plan, the Gifting to GK column.

| Structured<br>Edit Save Cancel Add    | d Account Add              | e P     | Add Inc T    | ng<br>Add Targ  | et Edit or A | dd Scenario | Display Opti | ons               |                         |                         |        |             |                  |                      |                     |             |               |            |           |
|---------------------------------------|----------------------------|---------|--------------|-----------------|--------------|-------------|--------------|-------------------|-------------------------|-------------------------|--------|-------------|------------------|----------------------|---------------------|-------------|---------------|------------|-----------|
| Scenario Tay calculation              | Ontion: Adding             | Incomo  | and Evenence | o into o Ctruo  | tured locome | Dien        |              |                   |                         |                         |        |             |                  |                      |                     |             |               |            |           |
| Tax Calculation                       | Option: Adding             | income  | and Expense  | is into a struc | tureu income | rian v      |              |                   |                         |                         |        |             |                  |                      |                     |             |               |            |           |
|                                       |                            |         |              |                 | Acco         | unts        |              | ×                 |                         |                         |        |             |                  |                      |                     |             |               |            |           |
|                                       | Planning 20 yea<br>Horizon | ars ~   |              | BA              |              | IRA         | R            | отн               |                         |                         |        |             | Incomes          | ¥                    |                     |             |               |            |           |
| Total required<br>View Beneficial RMD | Year                       | Account | Income       | Account         | Income       | Account     | Income       | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages  | SS          | Gifting to<br>GK | Approx<br>Income Tax | After Tax<br>Income | Target Inc. | Income<br>Gap | Year       |           |
| REGULAR RMD                           | net return                 | 75      | 3.00 %       |                 | 3.50 %       | John IRA    | 4.00 %       |                   |                         |                         |        |             |                  |                      |                     |             |               |            |           |
| accross all accounts                  | initial amount             |         | 500,000      |                 | 750,000      | take las    | 50,000       |                   | 1,300,000               | Subtotal                |        | Manage      | Manage           | Manage               | Manage              |             | Manage        | from total |           |
| John<br>tetel DMD                     | bonus %                    |         | 0.00 %       | _               | 0.00 %       | John Inc    | 0.00 %       |                   | 1 200 000               | of account              |        | Infi Factor | Infl Factor      | Infl Factor          | Eff Tax Rate        |             | Inti Factor   | income to  |           |
| total RMD                             | W/bonus                    | 75      | 500,000      | Manage          | 750,000      | Manage      | 50,000       | Manage            | 1,300,000               | incomes<br>60.171       | 462.9  | 2.00 %      | 2.50 %           | 0.00 %               | (20.171) 15%        | 100.000     | 2.00 %        | target     | and of 1  |
| 30,400                                | end of 2                   | 75      | 400,317      | 20,003          | 740,702      | 30,400      | 51,000       | 1,000             | 1,203,079               | 60,171                  | 4.03 % | 50,000      | 24,000           | (4,000)              | (30,171)-15%        | 100,000     | 102,000       | 0          | end of 2  |
| 32 332                                | end of 3                   | 77      | 477,532      | 19,610          | 733 979      | 32 332      | 53,122       | 1,000             | 1 259 761               | 52 942                  | 4.32 % | 52,020      | 25,215           | (4,000)              | (22 137)-14%        | 102,000     | 104,040       | 0          | end of 3  |
| 33 363                                | end of 4                   | 78      | 469 494      | 17.345          | 726 306      | 33,363      | 54 246       | 1,000             | 1 250 046               | 51 708                  | 4 11 % | 53,060      | 25.845           | (4,000)              | (20 493)-14%        | 106 121     | 106 121       | 0          | end of 4  |
| 34,422                                | end of 5                   | 79      | 467,775      | 15.804          | 717.304      | 34,422      | 55,416       | 1.000             | 1.240,496               | 51,226                  | 4.10 % | 54,122      | 26,492           | (4.000)              | (19,596)-14%        | 108.243     | 108,243       | 0          | end of 5  |
| 35.510                                | end of 6                   | 80      | 467.098      | 14,710          | 706.900      | 35.510      | 56.633       | 1.000             | 1.230.631               | 51,220                  | 4.13 % | 55,204      | 27.154           | (4.000)              | (19.170)-14%        | 110,408     | 110,408       | 0          | end of 6  |
| 36,438                                | end of 7                   | 81      | 467,068      | 14,043          | 695,203      | 36,438      | 57,898       | 1,000             | 1,220,169               | 51,481                  | 4.18 % | 56,308      | 27,833           | (4,000)              | (19,006)-14%        | 112,616     | 112,616       | 0          | end of 7  |
| 37,579                                | end of 8                   | 82      | 467,672      | 13,408          | 681,957      | 37,579      | 59,214       | 1,000             | 1,208,842               | 51,987                  | 4.26 % | 57,434      | 28,528           | (4,000)              | (19,081)-14%        | 114,869     | 114,869       | 0          | end of 8  |
| 38,529                                | end of 9                   | 83      | 468,645      | 13,057          | 667,297      | 38,529      | 60,583       | 1,000             | 1,196,524               | 52,585                  | 4.35 % | 58,583      | 29,242           | (4,000)              | (19,244)-13%        | 117,166     | 117,166       | 0          | end of 9  |
| 39,720                                | end of 10                  | 84      | 474,116      | 8,588           | 650,932      | 39,720      | 62,006       | 1,000             | 1,187,054               | 49,308                  | 4.12 % | 59,755      | 29,973           | 0                    | (19,526)-13%        | 119,509     | 119,509       | 0          | end of 10 |
| 40,683                                | end of 11                  | 85      | 479,931      | 8,408           | 633,031      | 40,683      | 63,486       | 1,000             | 1,176,449               | 50,092                  | 4.22 % | 60,950      | 30,722           | 0                    | (19,864)-13%        | 121,899     | 121,899       | 0          | end of 11 |
| 41,647                                | end of 12                  | 86      | 486,057      | 8,273           | 613,540      | 41,647      | 65,026       | 1,000             | 1,164,623               | 50,920                  | 4.33 % | 62,169      | 31,490           | 0                    | (20,241)-14%        | 124,337     | 124,337       | 0          | end of 12 |
| 42,607                                | end of 13                  | 87      | 492,464      | 8,174           | 592,407      | 42,607      | 66,627       | 1,000             | 1,151,498               | 51,781                  | 4.45 % | 63,412      | 32,277           | 0                    | (20,646)-14%        | 126,824     | 126,824       | 0          | end of 13 |
| 43,241                                | end of 14                  | 88      | 498,882      | 8,357           | 569,900      | 43,241      | 68,292       | 1,000             | 1,137,074               | 52,598                  | 4.57 % | 64,680      | 33,084           | 0                    | (21,002)-14%        | 129,361     | 129,361       | 0          | end of 14 |
| 44,178                                | end of 15                  | 89      | 505,525      | 8,323           | 545,668      | 44,178      | 70,024       | 1,000             | 1,121,217               | 53,502                  | 4.71 % | 65,974      | 33,911           | 0                    | (21,439)-14%        | 131,948     | 131,948       | 0          | end of 15 |
| 44,727                                | end of 16                  | 90      | 512,078      | 8,612           | 520,040      | 44,727      | 71,824       | 1,000             | 1,103,943               | 54,339                  | 4.85 % | 67,293      | 34,759           | 0                    | (21,805)-14%        | 134,587     | 134,587       | 0          | end of 16 |
| 45,221                                | end of 17                  | 91      | 518,480      | 8,960           | 493,020      | 45,221      | 73,697       | 1,000             | 1,085,198               | 55,181                  | 5.00 % | 68,639      | 35,628           | 0                    | (22,170)-13%        | 137,279     | 137,278       | 0          | end of 17 |
| 45,650                                | end of 18                  | 92      | 524,664      | 9,371           | 464,626      | 45,650      | 75,645       | 1,000             | 1,064,935               | 56,021                  | 5.16 % | 70,012      | 36,519           | 0                    | (22,528)-13%        | 140,024     | 140,024       | 0          | end of 18 |
| 46,003                                | end of 19                  | 93      | 530,548      | 9,855           | 434,885      | 46,003      | 77,671       | 1,000             | 1,043,105               | 56,857                  | 5.34 % | 71,412      | 37,432           | 0                    | (22,877)-13%        | 142,825     | 142,825       | 0          | end of 19 |
| 45,777                                | end of 20                  | 94      | 535,663      | 10,801          | 404,329      | 45,777      | 79,778       | 1,000             | 1,019,770               | 57,579                  | 5.52 % | 72,841      | 38,368           | 0                    | (23,106)-13%        | 145,681     | 145,681       | 0          | end of 20 |
|                                       |                            |         |              | 257,358         |              | 789,581     |              | 20,000            |                         | 1,066,939               |        | 1,214,868   | 613,072          | (36,000)             | (429,143)           | 2,429,736   | 2,429,736     | 0          |           |

Step 33: BA Income Column: The BA amount will have automatically adjusted, the total income reaches the target amount.

| Structured   | Account Add      | e P    | e Add Inc T | ng<br>ax 4 id Targ | et Edit or A | dd Scenario | Display Opti | ons    |           |              |              |             |             |                 |              |           |             |            |           |
|--|------------------|--------|-------------|--------------------|--------------|-------------|--------------|--------|-----------|--------------|--------------|-------------|-------------|-----------------|--------------|-----------|-------------|------------|-----------|
|  |                  |        |             |                    |              |             |              |        |           |              |              |             |             |                 |              |           |             |            |           |
| Scenario Tax Calculation   | Option: Adding I | Income | and Expense | s into a Struc     | tured Income | Plan ~      |              |        |           |              |              |             |             |                 |              |           |             |            |           |
|  |                  |        |             |                    |              |             |              |        |           |              |              |             |             |                 |              |           |             |            |           |
| Accounts   |                  |        |             |                    |              |             |              |        |           |              |              |             |             |                 |              |           |             |            |           |
|  | Planning 20 yea  | irs ~  |             | BA                 |              | RA          | R            | отн    |           |              |              |             | Incomes     | , <sup>12</sup> |              |           |             |            |           |
|  |                  |        |             |                    |              |             |              |        |           |              |              |             |             |                 |              |           |             |            |           |
| Total required Year John Account Income Account Inc |                  |        |             |                    |              |             |              |        |           |              |              |             |             |                 |              |           |             |            |           |
| REGULAR RMD  | net return       | 75     | 3.00 %      |                    | 3 50 %       | John IRA    | 4.00 %       |        | Total     | Diotaioution | Diotrioution |             |             | on              |              |           |             | oop        |           |
| accross all accounts   | initial amount   |        | 500.000     |                    | 750.000      | Join not    | 50.000       |        | 1.300.000 | Subtotal     |              | Manage      | Manage      | Manage          | Manage       |           | Manage      | from total |           |
| lohn   | bonus %          |        | 0.00 %      |                    | 0.00 %       | John inc    | 0.00 %       |        | 0         | of account   |              | Infl Factor | Infl Eactor | Infl Eactor     | Eff Tax Rate |           | Infl Eactor | income to  |           |
| total RMD  | w/bonus          |        | 500.000     | Manage             | 750.000      | Manage      | 50.000       | Manage | 1.300.000 | incomes      |              | 2.00 %      | 2.50 %      | 0.00 %          |              |           | 2.00 %      | target     |           |
| 30,488   | end of 1         | 75     | 486,317     | 28,683             | 745,762      | 30,488      | 51,000       | 1,000  | 1,283,079 | 60,171       | 4.63 %       | 50,000      | 24,000      | (4,000)         | (30,171)-15% | 100,000   | 100,000     | 0          | end of 1  |
| 31,467   | end of 2         | 76     | 477,932     | 22,974             | 740,397      | 31,467      | 52,040       | 1,000  | 1,270,369 | 55,441       | 4.32 %       | 51,000      | 24,600      | (4,000)         | (25,041)-14% | 102,000   | 102,000     | 0          | end of 2  |
| 32,332   | end of 3         | 77     | 472,660     | 19,610             | 733,979      | 32,332      | 53,122       | 1,000  | 1,259,761 | 52,942       | 4.17 %       | 52,020      | 25,215      | (4,000)         | (22,137)-14% | 104,040   | 104,040     | 0          | end of 3  |
| 33,363   | end of 4         | 78     | 469,494     | 17,345             | 726,306      | 33,363      | 54,246       | 1,000  | 1,250,046 | 51,708       | 4.11 %       | 53,060      | 25,845      | (4,000)         | (20,493)-14% | 106,121   | 106,121     | 0          | end of 4  |
| 34,422   | end of 5         | 79     | 467,775     | 15,804             | 717,304      | 34,422      | 55,416       | 1,000  | 1,240,496 | 51,226       | 4.10 %       | 54,122      | 26,492      | (4,000)         | (19,596)-14% | 108,243   | 108,243     | 0          | end of 5  |
| 35,510   | end of 6         | 80     | 467,098     | 14,710             | 706,900      | 35,510      | 56,633       | 1,000  | 1,230,631 | 51,220       | 4.13 %       | 55,204      | 27,154      | (4,000)         | (19,170)-14% | 110,408   | 110,408     | 0          | end of 6  |
| 36,438   | end of 7         | 81     | 467,068     | 14,043             | 695,203      | 36,438      | 57,898       | 1,000  | 1,220,169 | 51,481       | 4.18 %       | 56,308      | 27,833      | (4,000)         | (19,006)-14% | 112,616   | 112,616     | 0          | end of 7  |
| 37,579   | end of 8         | 82     | 467,672     | 13,408             | 681,957      | 37,579      | 59,214       | 1,000  | 1,208,842 | 51,987       | 4.26 %       | 57,434      | 28,528      | (4,000)         | (19,081)-14% | 114,869   | 114,869     | 0          | end of 8  |
| 38,529   | end of 9         | 83     | 468,645     | 13,057             | 667,297      | 38,529      | 60,583       | 1,000  | 1,196,524 | 52,585       | 4.35 %       | 58,583      | 29,242      | (4,000)         | (19,244)-13% | 117,166   | 117,166     | 0          | end of 9  |
| 39,720   | end of 10        | 84     | 474,116     | 8,588              | 650,932      | 39,720      | 62,006       | 1,000  | 1,187,054 | 49,308       | 4.12 %       | 59,755      | 29,973      | 0               | (19,526)-13% | 119,509   | 119,509     | 0          | end of 10 |
| 40,683   | end of 11        | 85     | 479,931     | 8,408              | 633,031      | 40,683      | 63,486       | 1,000  | 1,176,449 | 50,092       | 4.22 %       | 60,950      | 30,722      | 0               | (19,864)-13% | 121,899   | 121,899     | 0          | end of 11 |
| 41,647   | end of 12        | 86     | 486,057     | 8,273              | 613,540      | 41,647      | 65,026       | 1,000  | 1,164,623 | 50,920       | 4.33 %       | 62,169      | 31,490      | 0               | (20,241)-14% | 124,337   | 124,337     | 0          | end of 12 |
| 42,607   | end of 13        | 87     | 492,464     | 8,174              | 592,407      | 42,607      | 66,627       | 1,000  | 1,151,498 | 51,781       | 4.45 %       | 63,412      | 32,277      | 0               | (20,646)-14% | 126,824   | 126,824     | 0          | end of 13 |
| 43,241   | end of 14        | 88     | 498,882     | 8,357              | 569,900      | 43,241      | 68,292       | 1,000  | 1,137,074 | 52,598       | 4.57 %       | 64,680      | 33,084      | 0               | (21,002)-14% | 129,361   | 129,361     | 0          | end of 14 |
| 44,178   | end of 15        | 89     | 505,525     | 8,323              | 545,668      | 44,178      | 70,024       | 1,000  | 1,121,217 | 53,502       | 4.71 %       | 65,974      | 33,911      | 0               | (21,439)-14% | 131,948   | 131,948     | 0          | end of 15 |
| 44,727   | end of 16        | 90     | 512,078     | 8,612              | 520,040      | 44,727      | 71,824       | 1,000  | 1,103,943 | 54,339       | 4.85 %       | 67,293      | 34,759      | 0               | (21,805)-14% | 134,587   | 134,587     | 0          | end of 16 |
| 45,221   | end of 17        | 91     | 518,480     | 8,960              | 493,020      | 45,221      | 73,697       | 1,000  | 1,085,198 | 55,181       | 5.00 %       | 68,639      | 35,628      | 0               | (22,170)-13% | 137,279   | 137,278     | 0          | end of 17 |
| 45,650   | end of 18        | 92     | 524,664     | 9,371              | 464,626      | 45,650      | 75,645       | 1,000  | 1,064,935 | 56,021       | 5.16 %       | 70,012      | 36,519      | 0               | (22,528)-13% | 140,024   | 140,024     | 0          | end of 18 |
| 46,003   | end of 19        | 93     | 530,548     | 9,855              | 434,885      | 46,003      | 77,671       | 1,000  | 1,043,105 | 56,857       | 5.34 %       | 71,412      | 37,432      | 0               | (22,877)-13% | 142,825   | 142,825     | 0          | end of 19 |
| 45,777   | end of 20        | 94     | 535,663     | 10.801             | 404,329      | 45,777      | 79,778       | 1,000  | 1,019,770 | 57,579       | 5.52 %       | 72,841      | 38,368      | 0               | (23,106)-13% | 145,681   | 145,681     | 0          | end of 20 |
|  |                  |        |             | 257,358            |              | 789,581     |              | 20,000 |           | 1,066,939    |              | 1,214,868   | 613,072     | (36,000)        | (429,143)    | 2,429,736 | 2,429,736   | 0          | 1         |

Step 34: Approx Income Tax: The amounts will have been automatically adjusted to the new income.

| Control           Accounts           Accounts           Interaction Option: Adding income and Expenses into a Structured Income Plan           Accounts           Incomes           Incomes           Incomes           Incomes           Incomes           Incomes           Incomes           Income         Accounts         Income         Income           Income         Accounts         Income         Income           Income         Accounts         Income         Income         Income         Income           Income         Income         Income         Income         Income         Income           Interact         Interact <th <="" colspan="6" interact<="" th=""><th>Structured<br/>Edit Save Cancel Ad</th><th colspan="14">I Same       Cancel       Add Account       Add Income       Add Target       Edit or Add Scenario       Display Options</th></th>  | <th>Structured<br/>Edit Save Cancel Ad</th> <th colspan="14">I Same       Cancel       Add Account       Add Income       Add Target       Edit or Add Scenario       Display Options</th> |  |                |  |                            |  | Structured<br>Edit Save Cancel Ad | I Same       Cancel       Add Account       Add Income       Add Target       Edit or Add Scenario       Display Options |                         |                                     |                                   |                            |                               |                             |                               |  |                                 |                                 |                         |                                     |  |
|---|--|--|----------------|--|----------------------------|--|-----------------------------------|--|-------------------------|-------------------------------------|-----------------------------------|----------------------------|-------------------------------|-----------------------------|-------------------------------|--|---------------------------------|---------------------------------|-------------------------|-------------------------------------|--|
| John Income         Accounts         Income         Accounts         Income         Accounts           Total required         Veri         John         Account         Income         Account </td <td>Scenario Tax Calculation</td> <td>Option: Adding</td> <td>Income</td> <td>and Expense</td> <td>s into a Struc</td> <td>tured Income</td> <td>Plan ~</td> <td></td>   | Scenario Tax Calculation   | Option: Adding                                     | Income         | and Expense                            | s into a Struc             | tured Income                           | Plan ~                            |  |                         |                                     |                                   |                            |                               |                             |                               |  |                                 |                                 |                         |                                     |  |
| Planning 20 years         BA         IRA         POTH           Total required<br>Were kern(nal RND<br>account         Year         John         Account         Income         After Tax         Target Inc.         Gap         Year           REDULARND<br>account         Intel amount         500.00         750.00         John Inc.         S00.00         Number         1300.00         Subtail         Number         200.0         Kence         Manage         Manage         Income         After Tax         Target Inc.         Gap         Year           Notal Regular         Number         750.00         John Inc.         S0.000         Number         1300.00         Subtail         Number         700.00         Number         100.00         Income         200.8         220.8         220.8         220.8         220.8         221.7         110.000         100.00         120.000         120.000         100.00         120.000         100.00         120.000         100.00         120.000         100.00         120.000         100.00         120.000         100.00         120.000   |  |  |                |  |                            | Acco                                   | unts                              |  | 7 <sup>4</sup>          |                                     |                                   |                            |                               |                             |                               |  |                                 |                                 |                         |                                     |  |
| Total required         Year         John         Account         Income         Account         Income         Account         Income         Account         Total         Distribution         Wage         SS         Gifting to<br>income Tax         After Tax<br>income         Target Inc.         Income         Year           REGULAR NMD<br>accouss all accounts         Intel amount         75         3.00         750.000         John Inc.         50.000         Year         Stable of the<br>Stable of the<br>Stabl                            |  | Planning 20 yea<br>Horizon                         | ars ~          |  | BA                         |  | IRA                               | R  | отн                     |                                     |                                   |                            |                               | Incomes                     | *                             | •  | _                               |                                 |                         |                                     |  |
| Becoular Number         net terr         75         3.00         John         A.00         Subtrain         Number         Numb   | Total required<br>View Beneficial RMD  | Year   | John           | Account                                | Income                     | Account                                | Income                            | Account  | Income                  | Accounts<br>Total                   | Planned<br>Distribution           | Percent<br>Distribution    | Wages                         | SS                          | Gifting to<br>GK              | Approx<br>Income Tax                         | After Tax<br>Income             | Target Inc.                     | Income<br>Gap           | Year                                |  |
| 30.485         end of 1         75         485,37         32,848         51,000         14,000         1228,079         16,177         45,83         50,000         24,000         14,000         100,000         100,00         100,00         1228,079         16,177         45,83         50,000         24,000         14,000         100,000  | REGULAR RMD<br>accross all accounts<br>John<br>total RMD   | net return<br>initial amount<br>bonus %<br>w/bonus | 75             | 3.00 %<br>500,000<br>0.00 %<br>500,000 | Manage                     | 3.50 %<br>750,000<br>0.00 %<br>750,000 | John IRA<br>John inc              | 4.00 %<br>50,000<br>0.00 %<br>50,000   | Manage                  | 1,300,000<br>0<br>1,300,000         | Subtotal<br>of account<br>incomes |                            | Manage<br>Infl Factor         | Manage<br>Infl Factor       | Manage<br>Infl Factor         | Manage<br>Eff Tax Rate                       |                                 | Manage<br>Infl Factor           | from total<br>income to |                                     |  |
| 32,332       end of 3       7       47,2080       193/10       333/97       333,32       35,122       1000       1,289/14       32,972       41,17       52,000       22,213       (4,000)       123/91/45       1004,000       0       end of 4         33,365       end of 5       79       467/757       15,604       717,204       33,342       55,112       100       12,89/16       41,17       52,006       52,126       4,103       54,122       26,4452       (4,000)       103,609/144       106,122       106,122       106,122       106,122       106,122       106,122       106,122       106,122       106,122       106,122       106,124       106,126       106,1  | 30,488<br>31,467   | end of 1<br>end of 2                               | 75<br>76       | 486,317<br>477,932                     | 28,683<br>22,974           | 745,762<br>740,397                     | 30,488<br>31,467                  | 51,000<br>52,040   | 1,000                   | 1,283,079 1,270,369                 | 60,171<br>55,441                  | 4.63 %<br>4.32 %           | 50,000<br>51,000              | 24,000<br>24,600            | (4,000)<br>(4,000)            | (30,171)-15%<br>(25,041)-14%                 | 100,000                         | 100,000                         | 0                       | end of 1<br>end of 2                |  |
| 35,510         end of 6         80         467,098         14,710         706,900         35,510         56,633         1,000         1,230,651         51,220         41,33         55,204         27,154         (4,000)         (19,17)+14         110,408         110,408         10,404         695,203         36,438         57,579         50,308         27,154         (4,000)         (19,00)+144         112,616         0         end of 7           37,579         end of 7         81         467,672         13,406         681,957         35,7579         59,214         1,106,524         52,88         453,83         (4,000)         (19,02)+144         112,616         0         end of 7           38,529         end of 7         84         467,672         13,406         681,957         35,275         60,883         1,000         1,195,524         52,88         435,85         55,85         29,772         0         (19,24)+131         117,166         0         end of 7           40,603         end of 12         86         448,646         13,004         1,164,47         65,026         1,000         1,164,43         50,920         4,33         62,169         31,490         0         (20,24)+144         124,837         124,837         1   | 32,332<br>33,363<br>34,422   | end of 3<br>end of 4<br>end of 5                   | 77<br>78<br>79 | 472,660<br>469,494<br>467,775          | 17,345<br>15,804           | 726,306<br>717,304                     | 32,332<br>33,363<br>34,422        | 53,122<br>54,246<br>55,416   | 1,000<br>1,000<br>1,000 | 1,250,046<br>1,240,496              | 52,942<br>51,708<br>51,226        | 4.17 %<br>4.11 %<br>4.10 % | 52,020<br>53,060<br>54,122    | 25,215<br>25,845<br>26,492  | (4,000)<br>(4,000)<br>(4,000) | (22,137)-14%<br>(20,493)-14%<br>(19,596)-14% | 106,121<br>108,243              | 104,040<br>106,121<br>108,243   | 0                       | end of 3<br>end of 4<br>end of 5    |  |
| 38,529         end of 9         83         468,645         13,057         667,297         38,529         60,883         1000         119,652         52,385         43,5 %         58,853         22,242         (4,000)         (19,24)+13%         117,166 </td <td>35,510<br/>36,438<br/>37,579</td> <td>end of 6<br/>end of 7<br/>end of 8</td> <td>80<br/>81<br/>82</td> <td>467,098<br/>467,068<br/>467,672</td> <td>14,710<br/>14,043<br/>13,408</td> <td>706,900<br/>695,203<br/>681,957</td> <td>35,510<br/>36,438<br/>37,579</td> <td>56,633<br/>57,898<br/>59,214</td> <td>1,000<br/>1,000<br/>1,000</td> <td>1,230,631<br/>1,220,169<br/>1,208,842</td> <td>51,220<br/>51,481<br/>51,987</td> <td>4.13 %<br/>4.18 %<br/>4.26 %</td> <td>55,204<br/>56,308<br/>57,434</td> <td>27,154<br/>27,833<br/>28,528</td> <td>(4,000)<br/>(4,000)<br/>(4,000)</td> <td>(19,170)-14%<br/>(19,006)-14%<br/>(19,081)-14%</td> <td>110,408<br/>112,616<br/>114,869</td> <td>110,408<br/>112,616<br/>114,869</td> <td>0<br/>0</td> <td>end of 6<br/>end of 7<br/>end of 8</td> | 35,510<br>36,438<br>37,579   | end of 6<br>end of 7<br>end of 8                   | 80<br>81<br>82 | 467,098<br>467,068<br>467,672          | 14,710<br>14,043<br>13,408 | 706,900<br>695,203<br>681,957          | 35,510<br>36,438<br>37,579        | 56,633<br>57,898<br>59,214   | 1,000<br>1,000<br>1,000 | 1,230,631<br>1,220,169<br>1,208,842 | 51,220<br>51,481<br>51,987        | 4.13 %<br>4.18 %<br>4.26 % | 55,204<br>56,308<br>57,434    | 27,154<br>27,833<br>28,528  | (4,000)<br>(4,000)<br>(4,000) | (19,170)-14%<br>(19,006)-14%<br>(19,081)-14% | 110,408<br>112,616<br>114,869   | 110,408<br>112,616<br>114,869   | 0<br>0                  | end of 6<br>end of 7<br>end of 8    |  |
| 41,647         end of 12         86         486,057         9,272         113,540         11,447         55,025         11,640         11,146,03         40,300         43,3         62,169         31,490         0         (222,61)+144         124,337   | 38,529<br>39,720   | end of 9<br>end of 10                              | 83<br>84       | 468,645<br>474,116                     | 13,057<br>8,588            | 667,297<br>650,932                     | 38,529<br>39,720                  | 60,583<br>62,006   | 1,000<br>1,000          | 1,196,524<br>1,187,054              | 52,585<br>49,308                  | 4.35 %<br>4.12 %           | 58,583<br>59,755              | 29,242<br>29,973            | (4,000)                       | (19,244)-13%<br>(19,526)-13%                 | 117,166<br>119,509              | 117,166<br>119,509              | 0                       | end of 9<br>end of 10               |  |
| 43,241         end of 14         88         498,882         8,357         569,900         43,241         68,272         1,000         1,137,074         52,989         4,57 %         64,660         33,084         0         C1,203,141         129,361         139,483         131,483         131,483         131,483         131,483         129,361  | 40,683<br>41,647<br>42,607   | end of 12<br>end of 13                             | 86<br>87       | 486,057<br>492,464                     | 8,273<br>8,174             | 613,540<br>592,407                     | 40,003<br>41,647<br>42,607        | 65,026<br>66,627   | 1,000<br>1,000<br>1,000 | 1,164,623<br>1,151,498              | 50,920<br>51,781                  | 4.22 %<br>4.33 %<br>4.45 % | 62,169<br>63,412              | 31,490<br>32,277            | 0                             | (20,241)-14%<br>(20,646)-14%                 | 124,337<br>126,824              | 124,337<br>126,824              | 0                       | end of 12<br>end of 13              |  |
| 45,221         end of 17         91         518,480         8,960         493,020         45,221         73,697         1,000         1,085,198         55,181         5,00%         68,639         35,628         0         (22,170)-13%         137,279         137,278         0         end of 17           45,050         end of 17         92         52,4664         9,371         46,626         45,650         75,645         1,000         1,064,935         56,021         5,16 %         70,112         35,519         0         (22,877)+13%         140,024         140,024         0         end of 17           46,003         end of 19         93         530,548         9,825         434,885         46,003         1,001         1,043,105         5,657         5,34 %         71,412         37,472         0         22,877,143%         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         142,825         145,681         145,681         0         end of 19           45,777         99,718         10,019,770         10,19,707         10,19,707         157,879         55,2%         72,841   | 43,241<br>44,178<br>44,727   | end of 14<br>end of 15<br>end of 16                | 88<br>89<br>90 | 498,882<br>505,525<br>512,078          | 8,357<br>8,323<br>8,612    | 569,900<br>545,668<br>520,040          | 43,241<br>44,178<br>44,727        | 68,292<br>70,024<br>71,824   | 1,000 1,000 1,000       | 1,137,074<br>1,121,217<br>1,103,943 | 52,598<br>53,502<br>54,339        | 4.57 %<br>4.71 %<br>4.85 % | 64,680<br>65,974<br>67,293    | 33,084<br>33,911<br>34,759  | 0                             | (21,002)-14%<br>(21,439)-14%<br>(21,805)-14% | 129,361<br>131,948<br>134,587   | 129,361<br>131,948<br>134,587   | 0                       | end of 14<br>end of 15<br>end of 16 |  |
| 46,003 end 01 19 93 530,548 9,855 434,885 40,003 77,671 1,000 1,043,105 56,857 5,34 % 77,472 37,452 0 (22,87),13% 142,825 1,42,825 0 end of 15<br>45,777 end of 20 94 535,663 10,801 404,329 45,777 79,778 1,000 1,019,770 57,579 55,25 % 72,841 38,3668 0 (23,102,105,103) 145,661 145,661 0 end of 20   | 45,221<br>45,650   | end of 17<br>end of 18                             | 91<br>92       | 518,480<br>524,664                     | 8,960<br>9,371             | 493,020<br>464,626                     | 45,221<br>45,650                  | 73,697<br>75,645   | 1,000                   | 1,085,198<br>1,064,935              | 55,181<br>56,021                  | 5.00 %<br>5.16 %           | 68,639<br>70,012              | 35,628<br>36,519            | 0                             | (22,170)-13%<br>(22,528)-13%                 | 137,279<br>140,024              | 137,278<br>140,024              | 0                       | end of 17<br>end of 18              |  |
| 257,358 789,581 20,000 1,050,939 1,214,858 613,072 (35,000) (429,143) 2,429,736 2,429,736 0   | 46,003<br>45,777   | end of 19<br>end of 20                             | 93<br>94       | 530,548<br>535,663                     | 9,855<br>10,801<br>257,358 | 434,885<br>404,329                     | 46,003<br>45,777<br>789,581       | 79,778   | 1,000 1,000 20,000      | 1,043,105                           | 56,857<br>57,579<br>1,066,939     | 5.34 %<br>5.52 %           | 71,412<br>72,841<br>1,214,868 | 37,432<br>38,368<br>613,072 | 0<br>0<br>(36,000)            | (22,877)-13%<br>(23,106)-13%<br>(429,143)    | 142,825<br>145,681<br>2,429,736 | 142,825<br>145,681<br>2,429,736 | 0                       | end of 19<br>end of 20              |  |

### Part Two: Verifying Your Projections



| Structured  | Structured Income Planning |        |             |                |              |            |             |        |           |              |              |             |             |             |           |           |                          |           |           |
|---|----------------------------|--------|-------------|----------------|--------------|------------|-------------|--------|-----------|--------------|--------------|-------------|-------------|-------------|-----------|-----------|--------------------------|-----------|-----------|
| Edit Save Cancer Add  | a Account Add              | incom  | Add Inc T   |                | Edit of A    | dd Scenano | Display Opt | ons    |           |              |              |             |             |             |           |           |                          |           |           |
|   |                            |        |             |                |              |            |             |        |           |              |              |             |             |             |           |           |                          |           |           |
| Soonario 📼 e L L II   |                            |        |             |                |              |            |             |        |           |              |              |             |             |             |           |           |                          |           |           |
| Tax Calculation   | Option: Adding             | Income | and Expense | s into a Struc | tured Income | Plan ~     |             |        |           |              |              |             |             |             |           |           |                          |           |           |
|   |                            |        | _           |                |              |            |             |        |           |              |              |             |             |             |           |           |                          |           |           |
|   |                            |        |             |                | Acco         | unts       |             | 7      |           |              |              |             |             |             |           |           |                          |           |           |
|   | Planning 20 yes            |        |             |                |              | C1.7 M4 42 |             |        |           |              |              |             |             |             |           |           |                          |           |           |
|   | Horizon                    | 10 .   |             | BA             |              | RA         | F           | OTH    |           |              |              |             | Incomes     |             |           |           |                          |           |           |
| Total required  |                            |        |             |                |              |            |             |        | Accounts  | Planned      | Percent      |             |             | Gifting to  | Approx    | After Tay |                          | Income    |           |
| View Beneficial RMD   | Year                       | John   | Account     | Income         | Account      | Income     | Account     | Income | Total     | Distribution | Distribution | Wages       | SS          | GK          | Income    | 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      | 1,300,000 | Subtotal     |              | Manage      | Manage      | Manage      | Manage    |           | The second second second |           |           |
| John  | bonus %                    |        | 0.00 %      |                | 0.00 %       | John inc   | 0.00 %      |        | 0         | of account   |              | Infl Factor | Infl Factor | Infl Factor |           | 1.00      | Infl Factor              | income to |           |
| total RMD   | w/bonus                    |        | 500,000     | Manage         | 750,000      | Manage     | 50,000      | Manage | 1,300,000 | incomes      |              | 2.00 %      | 2.50 %      | 0.00 %      |           |           | 2.00 %                   | target    |           |
| 30,488  | end of 1                   | 75     | 486,317     | 28,683         | 745,762      | 30,488     | 51,000      | 1,000  | 1,283,079 | 60,171       | 4.63 %       | 50,000      | 24,000      | (4,000)     | (30,171)  | 100,000   | 100,000                  | 0         | end of 1  |
| 31,467  | end of 2                   | 76     | 477,932     | 22,974         | 740,397      | 31,467     | 52,040      | 1,000  | 1,270,369 | 55,441       | 4.32 %       | 51,000      | 24,600      | (4,000)     | (25,041)  | 102,000   | 102,000                  | 0         | end of 2  |
| 32,332  | end of 3                   | 77     | 472,660     | 19,610         | 733,979      | 32,332     | 53,122      | 1,000  | 1,259,761 | 52,942       | 4.17 %       | 52,020      | 25,215      | (4,000)     | (22,137)  | 104,040   | 104,040                  | 0         | end of 3  |
| 33,363  | end of 4                   | 78     | 469,494     | 17,345         | 726,306      | 33,363     | 54,246      | 1,000  | 1,250,046 | 51,708       | 4.11 %       | 53,060      | 25,845      | (4,000)     | (20,493)  | 106,121   | 106,121                  | 0         | end of 4  |
| 34,422  | end of 5                   | 79     | 467,775     | 15,804         | 717,304      | 34,422     | 55,416      | 1,000  | 1,240,496 | 51,226       | 4.10 %       | 54,122      | 26,492      | (4,000)     | (19,596)  | 108,243   | 108,243                  | 0         | end of 5  |
| 35,510  | end of 6                   | 80     | 467,098     | 14,710         | 706,900      | 35,510     | 56,633      | 1,000  | 1,230,631 | 51,220       | 4.13 %       | 55,204      | 27,154      | (4,000)     | (19,170)  | 110,408   | 110,408                  | 0         | end of 6  |
| 36,438  | end of 7                   | 81     | 467,068     | 14,043         | 695,203      | 36,438     | 57,898      | 1,000  | 1,220,169 | 51,481       | 4.18 %       | 56,308      | 27,833      | (4,000)     | (19,006)  | 112,616   | 112,616                  | 0         | end of 7  |
| 37,579  | end of 8                   | 82     | 467,672     | 13,408         | 681,957      | 37,579     | 59,214      | 1,000  | 1,208,842 | 51,987       | 4.26 %       | 57,434      | 28,528      | (4,000)     | (19,081)  | 114,869   | 114,869                  | 0         | end of 8  |
| 38,529  | end of 9                   | 83     | 468,645     | 13,057         | 667,297      | 38,529     | 60,583      | 1,000  | 1,196,524 | 52,585       | 4.35 %       | 58,583      | 29,242      | (4,000)     | (19,244)  | 117,166   | 117,166                  | 0         | end of 9  |
| 39,720  | end of 10                  | 84     | 474,116     | 8,588          | 650,932      | 39,720     | 62,006      | 1,000  | 1,187,054 | 49,308       | 4.12 %       | 59,755      | 29,973      | 0           | (19,526)  | 119,509   | 119,509                  | 0         | end of 10 |
| 40,683  | end of 11                  | 85     | 479,931     | 8,408          | 633,031      | 40,683     | 63,486      | 1,000  | 1,176,449 | 50,092       | 4.22 %       | 60,950      | 30,722      | 0           | (19,864)  | 121,899   | 121,899                  | 0         | end of 11 |
| 41,647  | end of 12                  | 86     | 486,057     | 8,273          | 613,540      | 41,647     | 65,026      | 1,000  | 1,164,623 | 50,920       | 4.33 %       | 62,169      | 31,490      | 0           | (20,241)  | 124,337   | 124,337                  | 0         | end of 12 |
| 42,607  | end of 13                  | 87     | 492,464     | 8,174          | 592,407      | 42,607     | 66,627      | 1,000  | 1,151,498 | 51,781       | 4.45 %       | 63,412      | 32,277      | 0           | (20,646)  | 126,824   | 126,824                  | 0         | end of 13 |
| 43,241  | end of 14                  | 88     | 498,882     | 8,357          | 569,900      | 43,241     | 68,292      | 1,000  | 1,137,074 | 52,598       | 4.57 %       | 64,680      | 33,084      | 0           | (21,002)  | 129,361   | 129,361                  | 0         | end of 14 |
| 44,178  | end of 15                  | 89     | 505,525     | 8,323          | 545,668      | 44,178     | 70,024      | 1,000  | 1,121,217 | 53,502       | 4.71 %       | 65,974      | 33,911      | 0           | (21,439)  | 131,948   | 131,948                  | 0         | end of 15 |
| 44,727  | end of 16                  | 90     | 512,078     | 8,612          | 520,040      | 44,727     | 71,824      | 1,000  | 1,103,943 | 54,339       | 4.85 %       | 67,293      | 34,759      | 0           | (21,805)  | 134,587   | 134,587                  | 0         | end of 16 |
| 45,221  | end of 17                  | 91     | 518,480     | 8,960          | 493,020      | 45,221     | 73,697      | 1,000  | 1,085,198 | 55,181       | 5.00 %       | 68,639      | 35,628      | 0           | (22,170)  | 137,279   | 137,278                  | 0         | end of 17 |
| 45,650  | end of 18                  | 92     | 524,664     | 9,371          | 464,626      | 45,650     | 75,645      | 1,000  | 1,064,935 | 56,021       | 5.16 %       | 70,012      | 36,519      | 0           | (22,528)  | 140,024   | 140,024                  | 0         | end of 18 |
| 46,003  | end of 19                  | 93     | 530,548     | 9,855          | 434,885      | 46,003     | 77,671      | 1,000  | 1,043,105 | 56,857       | 5.34 %       | 71,412      | 37,432      | 0           | (22,877)  | 142,825   | 142,825                  | 0         | end of 19 |
| 45,777  | end of 20                  | 94     | 535,663     | 10,801         | 404,329      | 45,777     | 79,778      | 1,000  | 1,019,770 | 57,579       | 5.52 %       | 72,841      | 38,368      | 0           | (23,106)  | 145,681   | 145,681                  | 0         | end of 20 |
|   |                            |        |             | 257,358        |              | 789,581    |             | 20,000 |           | 1,066,939    |              | 1,214,868   | 613,072     | (36,000)    | (429,143) | 2,429,736 | 2,429,736                | 0         |           |

Step 2: 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.

| Manage Tax                   |                                    |        |                  |                  |                   |                 |                |             |               |     |
|------------------------------|------------------------------------|--------|------------------|------------------|-------------------|-----------------|----------------|-------------|---------------|-----|
| Save Cancel Use Basic Tax    | Planning Use Advanced Tax Planning |        |                  |                  |                   |                 |                |             |               |     |
|                              |                                    |        |                  | Enter Addit      | ional Tay Details | Not Modeled F   | leawhere in Th | ie Plan     |               |     |
| Tax name                     | Approx Income Tax                  |        |                  | Enter Floor      | ional fux becan   | , not modeled t |                |             |               |     |
|                              |                                    | Year ( | Cap Gains not in | Other Schedule 1 | Income            | Schedule A      | QBI Override   | Tax Credits | Approx. State |     |
| Pre 2018 tax rate            | 0.0 %                              |        | Accounts         | Income           | Adjustments       | Override        |                | 0.00        | Tax %         |     |
|                              |                                    | 1      | Koll Down        | Roll Down        | Roll Down         | Roll Down       | Roll Down      | Roll Down   | Roll Down     | %   |
| Tax description              |                                    | 2      |                  | -                |                   |                 |                |             |               | %   |
|                              |                                    | 3      |                  |                  |                   |                 |                |             |               | %   |
| Filing Option                | John 🗸                             | 4      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 5      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 6      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 7      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 8      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 9      |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 10     |                  |                  |                   |                 |                |             |               | *   |
|                              |                                    | 11     |                  |                  |                   |                 |                |             |               | ~   |
|                              |                                    | 12     |                  |                  |                   |                 |                |             |               | *   |
|                              |                                    | 13     |                  |                  |                   |                 |                | <u>.</u>    |               | 70  |
|                              |                                    | 14     |                  |                  |                   |                 |                |             |               | 2   |
|                              |                                    | 16     |                  |                  |                   |                 |                |             |               | ~   |
|                              |                                    | 17     | <u> </u>         |                  |                   |                 | -              |             |               | %   |
|                              |                                    | 18     |                  |                  |                   |                 |                | -           |               | %   |
|                              |                                    | 19     |                  |                  |                   |                 |                |             |               | %   |
|                              |                                    | 20     |                  | 3 <u></u> 33     |                   |                 |                |             |               | %   |
|                              |                                    | 21     |                  |                  |                   |                 |                |             |               | %   |
| Create Tax Scenario for Year | ✓                                  | 22     |                  |                  |                   |                 |                |             |               | * - |
|                              |                                    | 4      |                  |                  |                   |                 | -              |             |               | •   |

#### Step 3: Create Tax Scenario for Year: Click on the green Create Tax Scenario button.

| Manage Tax<br>Save Cancel Use Basic Tax | Planning Use Advanced Tax Planning |       |                 |                  |                   |               |                 |             |              |     |
|---|------------------------------------|-------|-----------------|------------------|-------------------|---------------|-----------------|-------------|--------------|-----|
| Toy name                                |                                    |       |                 | Enter Addit      | ional Tax Detail: | Not Modeled E | ilsewhere In Th | is Plan     |              |     |
| rax name                                | Approx Income Tax                  | Voor  | an Gaine not in | Other Schedule 1 | Income            | Schedule A    | OBL Override    | Tax Credite | Annroy State |     |
| Pre 2018 tax rate                       | 0.0 %                              | reary | Accounts        | Income           | Adjustments       | Override      | QDIOVEIIIde     | Tax oregits | Tax %        |     |
|   |                                    | 1     | Roll Down       | Roll Down        | Roll Down         | Roll Down     | Roll Down       | Roll Down   | Roll Down    | 8   |
| Tax description                         |                                    | 2     |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 3     |                 |                  |                   |               |                 |             |              | %   |
| Filing Option                           | John 🗸                             | 4     |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 5     |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 0     |                 |                  |                   |               |                 |             |              | *   |
|   |                                    | 8     |                 |                  |                   |               |                 |             |              | ŝ   |
|   |                                    | 9     |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 10    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 11    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 12    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 13    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 14    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 15    |                 |                  |                   |               |                 |             |              | *   |
|   |                                    | 17    |                 | -                |                   |               |                 |             |              | %   |
|   |                                    | 18    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 19    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 20    |                 |                  |                   |               |                 |             |              | %   |
|   |                                    | 21    |                 |                  |                   |               |                 |             |              | %   |
| Create Tax Scenario for Year            |                                    | 22    |                 |                  |                   |               |                 |             |              | % 🔻 |
|   |                                    | 4     |                 |                  |                   |               |                 |             |              | •   |

Step 4: Cashflow and Tax Advisor: You will automatically be taken to the Cashflow and Tax Advisor page.

| С   | ashflow and Ta:                            | X    | Advisor          | 6   |                   |   |
|-----|--|------|------------------|---|-------------------|---|
| E.S | Save Cancel Uncondense Hi                  | de 1 | ax Advisor Add   | Scenario Calcu  | fate              |   |
|     | Tax Filing                                 | 3    | John 🗸           | 2025 (PROV; ~   | John 🗸            | 2025 (PROV) ~   |
|     |  |      | 💠 Hide           | Delete  | da Hide           | Delete  |
|     | income.                                    |      | Cash Elow        | Tax Deturn  | 2025<br>Carb Elow | Taxes<br>Tax Return   |
| 12  | Wages                                      |      | Cashrion         | Tax return  | Gaanriow          | 50,000  |
| 20  | Tax Exempt Int                             | 0    |                  |   |                   |   |
| 2b  | Taxable Interest                           |      | 1                |   |                   |   |
| 34  | Qualified Dividends                        | 0    |                  | 10,000  | 1                 | 10,000  |
| 4   | All Dividends                              | 2    |                  | 10,000  |                   | 10,000  |
| 4   | Client 2 Distributions                     | ~    |                  | 30,467  |                   | 30,467  |
| 4   | Other                                      |      | -                |   |                   |   |
| 4   | Pensions                                   |      |                  |   |                   |   |
| 4   | Annuities                                  |      |                  |   |                   |   |
| 4   | Other                                      |      | 1                |   | -                 |   |
| -   | Roth Conversion                            |      |                  |   |                   |   |
| 6.0 | Client's Social Security                   | ۳    |                  |   | 24,000            |   |
| 60  | Total Social Security                      |      |                  |   | 24.000            | 20,400  |
|     |  |      |                  |   |                   | 85 % 55 Taxable   |
| 7   | Short Term Cap Gains                       | 0    |                  | 22,950  | -                 | 22,950  |
| 51  | Cong term Cap Gains                        | 0    |                  | 96,994  | -                 | 67,891  |
| 51  | Self Employ Biz - UBI                      |      |                  |   |                   |   |
| \$1 | Sch E (no SE Tax) - QBI                    |      |                  |   | -                 |   |
| \$1 | Sch E (no SE Tax) - not QBI                |      |                  |   |                   |   |
| \$1 | All Other Schedule 1 Income                | 0    |                  |   |                   |   |
| \$1 | SE Tax Deduction                           | 0    |                  |   |                   |   |
| \$1 | All Other Adjt to Income                   | 0    |                  |   |                   |   |
| 11  | Income Total \$                            | 0    |                  | 160,431   | 24,000            | 201,728   |
|     |  |      |                  |   |                   |   |
|     | Medical Expenses (7.5%)                    |      |                  |   | C 11              |   |
|     | Property & State Taxes                     |      |                  |   |                   |   |
|     | Mortgage Interest                          |      |                  |   |                   |   |
|     | Charities                                  |      |                  |   |                   |   |
|     | All other Schedule A                       |      |                  |   |                   |   |
|     | Mortgage - Rent                            |      |                  |   |                   |   |
|     | Home Insurance                             |      |                  |   | -                 |   |
|     | Phone - Cable                              |      |                  |   |                   |   |
|     | Maint - Landscaping                        |      |                  |   |                   |   |
|     | Cars                                       |      |                  |   |                   |   |
|     | Car Insurance                              |      |                  |   |                   |   |
|     | Car gas and maintenance                    |      |                  |   |                   |   |
|     | Boat - RV                                  |      |                  |   | 1                 |   |
|     | Life Insurance                             |      | -                |   | -                 |   |
|     | Clothes - Home conds                       |      |                  |   |                   |   |
|     | Entertainment - Meals                      |      |                  |   |                   |   |
|     | Travel - Hobbies                           |      |                  |   |                   |   |
|     | Credit Cards                               |      |                  |   |                   |   |
|     | Savings                                    |      |                  |   |                   |   |
|     | Other Expenses                             |      |                  |   |                   |   |
|     | Income Taxes                               |      |                  |   |                   |   |
|     | Expenses Tota                              | 1 S  |                  |   |                   |   |
|     | ncome Taxes                                |      | Charlen -        |   | Cognidae          |   |
|     | Standard Deduction                         |      | 1000000          | 17,000  | (Second)          | 17,000  |
| 12  | Largest Ded - Schd A or Std                | 0    |                  | 17,000  |                   | 17,000  |
| 13  | Qual Biz Income Deduction                  | 0    |                  |   | (                 |   |
|     | Cap Gains and Qual Dividnds                | 0    |                  | 106,994   |                   | 77,891  |
| 10  | TAXABLE INCOME                             |      |                  | 143,431   |                   | 184,728   |
| 23  | Self Employment Taxes                      |      |                  |   |                   |   |
|     | and an |      | 12 % Tex Bracket | 11.5 % EV Tax Rate  | 24 % Tax Bracket  | NO VER NUMBER   |
| 24  | Approximate Tax Calc                       | 0    |                  | 18,377  |                   | 30,171  |
|     | Approximate State Tax Calc                 | 0    |                  |   | S                 |   |
|     | Discretionary Incom                        | e \$ | (18,377)         |   | (6,171)           |   |
|     | land on IDdat 10401 From 0                 | -    |                  |   |                   |   |
| 25  | used on "Print 1040" Form C                | nly  |                  |   |                   |   |
| 32  | All other tax credits                      |      |                  |   |                   |   |
| 32  | Estimated Tax Payments                     |      |                  |   |                   |   |
| 33  | Total Payments                             |      |                  |   |                   |   |
| 34  | Refund                                     |      |                  |   |                   |   |
| 37  | Amount you owe                             |      |                  | 18,377  |                   | 30,171  |
| -   |  |      |                  | the second se |                   | the second se |

Step 5: New Scenario: The new scenario will be located on the right-hand side of the screen.

| С   | ashflow and Ta   | X    | Advisor          | _                   |                  |               |
|-----|--|------|------------------|---------------------|------------------|---------------|
| 100 | Seve Cancel Uncondense Hi                              | de 1 | ax Advisor Add   | Scenario Calcul     | late 🕴           |               |
|     | Tax Filing   | 9    | John 🗸           | 2025 (PROV, ~       | John 👻           | 2025 (PROV) ~ |
|     |  |      | Hide<br>2025 1   | Delete 🛶            | 2025 T           | Delete        |
|     | Income   |      | Cash Flow        | Tax Return          | Cash Flow        | Tax Return    |
| 1   | Wages  |      |                  |                     | -                | 50.000        |
| 2b  | Taxable Interest                                       | ۲    |                  |                     | -                | _             |
| 30  | Qualified Dividends                                    |      | 1                | 10,000              |                  | 10,000        |
| 3b  | All Dividends  | 0    | 1                | 10,000              | -                | 10,000        |
| 4   | IRA Distributions                                      | •    |                  | 30,487              | -                | 30,487        |
| 4   | Other  |      |                  |                     |                  |               |
| 4   | Pensions   |      |                  |                     |                  |               |
| 4   | Annuities  |      |                  |                     | 2 V              |               |
| 1   | Other<br>Dath Commission                               |      |                  |                     | -                |               |
| 60  | Client1 Social Security                                |      |                  |                     | 24.000           | _             |
| 68  | Client2 Social Security                                |      |                  |                     |                  |               |
| 6b  | Total Social Security                                  |      |                  |                     | 24,000           | 20,400        |
| 7   | Short Term Cap Gains                                   | 0    |                  | 22,950              |                  | 22,950        |
| 7   | Long Term Cap Gains                                    | 0    |                  | 96,994              |                  | 67,891        |
| \$1 | Self Employ Biz - QBI                                  | 0    |                  | 10000               |                  |               |
| 51  | Self Employ Biz - not QBI                              | 0    | -                |                     |                  |               |
| 51  | Sch E (no SE Tax) - QBI<br>Sch E (no SE Tax) - not OBI | 0    |                  |                     |                  | _             |
| \$1 | All Other Schedule 1 Income                            |      |                  |                     | 1                |               |
| \$1 | SE Tax Deduction                                       | 0    |                  |                     |                  |               |
| 51  | All Other Adjt to Income                               | 0    |                  |                     |                  |               |
|     | Income Total \$  | 0    |                  | 160,431             | 24,000           | 201,728       |
|     | Expenses   |      |                  |                     |                  |               |
|     | Medical Expenses (7.5%)                                |      | 1                |                     |                  |               |
|     | Property & State Taxes                                 |      |                  |                     |                  |               |
|     | Mortgage Interest                                      |      |                  |                     | -                |               |
|     | Charloes<br>All other Schedule A                       |      |                  |                     | -                | _             |
|     | Mortgage - Rent  |      |                  |                     |                  |               |
|     | Home Insurance   |      |                  |                     |                  |               |
|     | Utilities  |      |                  |                     | 1                |               |
|     | Phone - Cable  |      |                  |                     |                  | _             |
|     | Mark - Landscaping<br>Cars                             |      |                  |                     |                  |               |
|     | Car Insurance  |      |                  |                     |                  |               |
|     | Car gas and maintenance                                |      |                  |                     | 2 C              |               |
|     | Boat - RV  |      | 1                |                     |                  |               |
|     | Life Insurance   |      |                  |                     | -                | _             |
|     | Clothes - Home goods                                   |      |                  |                     |                  | _             |
|     | Entertainment - Meals                                  |      |                  |                     | C                |               |
|     | Travel - Hobbies                                       |      |                  |                     | 1                |               |
|     | Credit Cards   |      |                  |                     |                  |               |
|     | Other Expenses   |      |                  |                     |                  | _             |
|     | Income Taxes   |      |                  |                     |                  |               |
|     | Expenses Tota  | al S |                  |                     |                  |               |
|     | Income Taxes   |      |                  |                     | 1003355          |               |
|     | Standard Deduction                                     |      | overrides        | 17,000              | ovenides         | 17,000        |
| 12  | Largest Ded - Schd A or Std                            |      |                  | 17,000              | 1                | 17,000        |
| 13  | Qual Biz Income Deduction                              | 0    |                  |                     | 1. A.            |               |
| 10  | Cap Gains and Qual Dividnds                            | 0    |                  | 106,994             |                  | 77,891        |
| 15  | TAXABLE INCOME   | 0    |                  | 143,431             |                  | 184,728       |
| 23  | Self Employment Taxes                                  |      |                  |                     |                  |               |
|     |  |      | 12 % Tax Bracket | 11.5 % Eff Tax Rate | 24 X Tax Bracket | NO VET In Rev |
| 24  | Approximate Tax Calc                                   | 0    | 1                | 18,377              |                  | 30,171        |
|     | Approximate State Tax Calc                             | 0    | (10.0777)        |                     | 16 1741          |               |
|     | Discretionary Incom                                    | es   | (18,377)         |                     | (6,171)          |               |
|     | Used on "Print 1040" Form C                            | nh   |                  |                     |                  |               |
| 250 | Tax Payments Withheld                                  |      |                  |                     |                  |               |
| 32  | All other tax credits                                  |      |                  |                     |                  |               |
| 32  | Estimated Tax Payments                                 |      |                  |                     |                  |               |
| 34  | Refund   |      |                  |                     |                  |               |
| 37  | Amount you owe   |      |                  | 18,377              |                  | 30,171        |
|     |  |      |                  | Drive 1040          |                  | Delet 1040    |

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

| С   | ashflow an   | d Tax        | Adviso          | r                  |                     |                    |
|-----|--|--------------|-----------------|--------------------|---------------------|--------------------|
| Eđ  | E Save Cancel Conde                                  | Hide Ta      | « Advisor Add S | icenario Calcula   | <b>-</b>            |                    |
|     |  | Tax Filing   | John 🗸          | 2025 (PROV, ~      | John 🗸              | 2025 (PROV; ~      |
|     |  |              | Plde 2025       | Delete             | 2025                | Delete 🛶           |
|     | Income   |              | Cash Flow       | Tax Return         | Cash Flow           | Tax Return         |
| 1   | Wages  |              |                 |                    |                     | 50,000             |
| 25  | Taxable Interest                                     | ·            |                 |                    |                     |                    |
| 3a  | Qualified Dividends                                  |              |                 | 10,000             |                     | 10,000             |
| 3b  | All Dividends  | 0            |                 | 10,000             |                     | 10,000             |
| 4   | IRA Distributions                                    | 0            | 8               | 30,487             |                     | 30,487             |
| 4   | Client 2 Distributions                               |              |                 |                    | -                   |                    |
| 4   | Pensions   | -            | -               |                    | 1                   |                    |
| 4   | Annuities  |              |                 |                    |                     |                    |
| 4   | Other  |              |                 |                    | 8                   |                    |
| 4   | Roth Conversion                                      |              |                 |                    |                     | 1                  |
| 60  | Client'l Social Security<br>Client's Recipt Security | · · · ·      | -               |                    | 24,000              |                    |
| 60  | Total Social Security                                |              |                 |                    | 24.000              | 20.400             |
|     |  |              |                 |                    |                     | 85 % SS Taxable    |
| 7   | Short Term Cap Gains                                 |              |                 | 22,950             |                     | 22,950             |
| \$1 | Self Employ Biz - QBI                                | ě            |                 | 30,334             | -                   | 07,891             |
| \$1 | Self Employ Biz - not Q                              | 61 0         |                 |                    |                     |                    |
| \$1 | Sch E (no SE Tax) - QE                               | N 0          |                 |                    |                     | (                  |
| 51  | Sch E (no SE Tax) - no                               | I QBI        |                 |                    |                     |                    |
| 51  | All Other Schedule 1 In<br>SE Tax Deduction          | come e       |                 |                    | -                   |                    |
| 51  | All Other Adit to Income                             | , 0          |                 |                    | 1000                |                    |
| 11  | Incom  | e Total \$ 9 |                 | 160,431            | 24,000              | 201,728            |
|     |  |              |                 |                    |                     |                    |
|     | Expenses   |              |                 | -                  | -                   |                    |
|     | Property & State Taxes                               | 74)          | -               |                    | -                   |                    |
|     | Mortgage Interest                                    |              |                 |                    |                     |                    |
|     | Charities  |              |                 |                    |                     |                    |
|     | All other Schedule A                                 |              |                 |                    |                     | 1                  |
|     | Mortgage - Rent                                      |              |                 |                    |                     |                    |
|     | Home Insurance                                       |              |                 |                    |                     |                    |
|     | Phone - Cable  |              |                 |                    |                     |                    |
|     | Maint - Landscaping                                  |              |                 |                    |                     |                    |
|     | Cars   |              |                 |                    |                     |                    |
|     | Car Insurance  |              | 1               |                    | -                   |                    |
|     | Car gas and maintenan<br>Boat - RV                   | 108          |                 |                    |                     |                    |
|     | Life Insurance                                       |              | -               |                    |                     |                    |
|     | Food and Grocery                                     |              |                 |                    | 0                   |                    |
|     | Clothes - Home goods                                 |              |                 |                    | 1                   |                    |
|     | Entertainment - Meals                                |              |                 |                    | -                   |                    |
|     | Travel - Hobbies                                     |              |                 |                    | -                   |                    |
|     | Savings  |              |                 |                    | 2                   |                    |
|     | Other Expenses                                       |              |                 |                    |                     |                    |
|     | Income Taxes   |              | 12              |                    |                     |                    |
|     | Exper  | ises Total S | S               |                    |                     |                    |
|     | Income Taxes   |              | Querridae       |                    | outwides            |                    |
|     | Standard Deduction                                   | 0            | 2001/201009108  | 17,000             | Desta to the second | 17,000             |
| 12  | Largest Ded - Schd A o                               | r Stid       |                 | 17,000             | 12 1                | 17,000             |
| 13  | Qual Biz Income Dedu                                 | tion 9       |                 | 101.077            | S                   | -                  |
| 15  | TAXABLE INCOME                                       |              |                 | 100,994            |                     | 77,891             |
| 19  | Enter Tax Credits                                    |              |                 | 144,431            | 2                   | 10-0720            |
| 23  | Self Employment Taxes                                |              |                 |                    | 1                   |                    |
|     |  | 0            | 12% Tax Bracket | 11.5 %-Of Tax Rate | 24% Tax Bracket     | 14.7 % Of Tax Rate |
| 24  | Approximate Tax Calc                                 | Code O       | -               | 18,377             |                     | 30,171             |
|     | Discretional   | ry Income S  | (18.377)        |                    | (6.171)             |                    |
|     |  |              | (               |                    | (0,111)             |                    |
|     | Used on "Print 1040                                  | * Form Only  | y .             |                    |                     |                    |
| 250 | Tax Payments Withheld                                | 1            |                 |                    |                     |                    |
| 32  | Fatigated Tax Parman                                 | he is        |                 |                    |                     |                    |
| 33  | Total Payments                                       |              |                 |                    |                     |                    |
| 34  | Refund   |              |                 |                    |                     |                    |
| 37  | Amount you owe                                       |              |                 | 18,377             |                     | 30,171             |
|     |  |              |                 | Prove 1040         | 1                   | Print 1040         |

Step 7: Wages: The first-year income will automatically be displayed in the tax return column.



Step 8: Qualified Dividends: SIPS treats dividend from investment accounts as qualified.



Step 9: All Dividends: These are the dividends from the non-qualified investment account.



Step 10: IRA Distributions Tax Return: This amount is equal to the RMD amounts that was withdrawn in 2025.



Step 11: Client 1 Social Security and Total Social Security Cash Flow: This amount is the clients annual Social Security income calculated before taxes.



Step 12: Client 1 Social Security and Total Social Security Tax Return: Since Social Security benefits are taxable, these fields display the net amount the client will actually receive after taxes are considered.



Step 13: SS Taxable: This is the percentage amount of how much the social security was taxed.



Step 14: 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 15: Income Total: These total amounts show the cash flow and tax return amounts of the total income.



Step 16: Taxable Income: This is the total amount of taxable income.



Step 17: Eff Tax Rate: Take note of the effective tax rate, this rate is rounded for display purposes. This will automatically be correlated in the year 1 of the structured income plan.



Step 18: Approximate Tax Calc: Take note of the Tax Return calculation. The dollar amount should match precisely on the structured income planning page.



Step 19: Save: Click on the green Save button underneath the Cashflow and Tax Advisor subheading.

| Do    | be    | , John                  |     |                  |                     |                  |                      |               |        |      |     |       |
|-------|-------|-------------------------|-----|------------------|---------------------|------------------|----------------------|---------------|--------|------|-----|-------|
| CLIER | NT D/ | ASHBOARD STRUCTURED INC | юм  | E PLANNING       | CASH FLOW AND TA    | X ADVISOR AS     | SET ALLOCATION       | AND NET WORTH | GRAPHS | REPO | rts | TOOLS |
| Ca    | as    | hflow and Ta            | x   | Adviso           | r                   |                  |                      |               |        |      |     |       |
|       |       |                         |     |                  |                     |                  |                      |               |        |      |     |       |
| Edit  | Sa    | Cancel Uncondense H     | lae | Tax Advisor Ad   | d Scenario Calc     | ulate            |                      |               |        |      |     |       |
|       | 4     | Tax Filing              |     | John V           | 2025 (PPOV) X       | John V           | 2025 (PPOV) V        |               |        |      |     |       |
|       |       | Tax Filling             |     | Hide             | Delete              | Hide             | Delete               |               |        |      |     |       |
|       |       |                         |     | 2025             | Гахез               | 2025             | Taxes                |               |        |      |     |       |
| In    | со    | ne                      |     | Cash Flow        | Tax Return          | Cash Flow        | Tax Return           |               |        |      |     |       |
| 1 W   | /ag   | S                       |     |                  |                     |                  | 50,000               |               |        |      |     |       |
| 3a Q  | ual   | ied Dividends           | 0   |                  | 10,000              |                  | 10,000               |               |        |      |     |       |
| 3p VI | II D  | vidends                 | 0   |                  | 10,000              |                  | 10,000               |               |        |      |     |       |
| 4 IR  | RAI   | istributions            | 0   |                  | 30,487              |                  | 30,487               |               |        |      |     |       |
| 6a C  | lier  | 1 Social Security       | 0   |                  |                     | 24,000           |                      |               |        |      |     |       |
| 6b    | Te    | al Social Security      |     |                  |                     | 24,000           | 20,400               |               |        |      |     |       |
| 7 S   | hor   | Term Cap Gains          | 0   |                  | 22 950              |                  | 22 950               |               |        |      |     |       |
| 710   | and   | Term Can Gains          | 0   |                  | 96 994              |                  | 67.891               |               |        |      |     |       |
| 11    | Jing  | Income Total \$         | 0   |                  | 160 431             | 24 000           | 201 728              |               |        |      |     |       |
|       |       | incontro rotar y        | -   |                  | 100,101             | 21,000           | 201,720              |               |        |      |     |       |
| Ex    | (pe   | nses                    |     |                  |                     |                  |                      |               |        |      |     |       |
|       |       | Expenses Tota           | 1\$ |                  |                     |                  |                      |               |        |      |     |       |
|       |       |                         |     |                  |                     |                  |                      |               |        |      |     |       |
| In    | con   | ne Taxes                |     | overrides        |                     | overrides        |                      |               |        |      |     |       |
| St    | tand  | ard Deduction           | 0   |                  | 17,000              |                  | 17,000               |               |        |      |     |       |
| 12 La | arge  | st Ded - Schd A or Std  | 0   |                  | 17,000              |                  | 17,000               |               |        |      |     |       |
| C     | ap C  | Bains and Qual Dividnds | 0   |                  | 106,994             |                  | 77,891               |               |        |      |     |       |
| 15 T/ | AXA   | BLE INCOME              | 0   |                  | 143,431             |                  | 184,728              |               |        |      |     |       |
|       |       |                         | 0   | 12 % Tax Bracket | 11.5 % Eff Tax Rate | 24 % Tax Bracket | 14.7 % Eff Tax Rate  |               |        |      |     |       |
| 24 A  | ppro  | ximate Tax Calc         | 0   |                  | 18,377              |                  | 30,171               |               |        |      |     |       |
|       |       | Discretionary Income    | e Ş | (18,377)         |                     | (6,171)          |                      |               |        |      |     |       |
|       | aad   | on "Drint 1040" Form O  | nlu |                  |                     |                  |                      |               |        |      |     |       |
| 37 A  | sed   | on Print 1040 Form U    | iny |                  | 10 277              |                  | 20.171               |               |        |      |     |       |
| A     | mou   | nt you owe              |     |                  | Print 1040          |                  | 30,171<br>Print 1040 |               |        |      |     |       |
|       |       |                         |     |                  | 1111111040          |                  | F1111 1040           |               |        |      |     |       |

Step 20: Structured Income Planning: Click on the Structured Income Planning heading underneath the Clients name.

| Doe, John                     |                      |                       | 234              |                     |                  |        | 24      |       |
|-------------------------------|----------------------|-----------------------|------------------|---------------------|------------------|--------|---------|-------|
| CLIENT DASHBOARD STRUCT       | URED INCOME PLANNING | CASH FLOW AN          | D TAX ADVISOR    | ASSET ALLOCATIO     | ON AND NET WORTH | GRAPHS | REPORTS | TOOLS |
| Cashflow and                  | l Tax Advis          | sor                   |                  |                     |                  |        |         |       |
| Edit Dynamic Mode             |                      |                       |                  |                     |                  |        |         |       |
|                               |                      |                       |                  |                     |                  |        |         |       |
| lax Fi                        | John V               | 2025 (PROV ∽          | John V           | 2025 (PROV ∽        |                  |        |         |       |
| Income                        | 2025<br>Oceh Elevis  | Taxes                 | 2025             | Taxes               |                  |        |         |       |
| Income                        | Cash Flow            | Tax Return            | Cash Flow        | Tax Return          |                  |        |         |       |
| 3a Ouglified Dividende        |                      | 10,000                |                  | 50,000              |                  |        |         |       |
| 3b All Dividends              |                      | 10,000                |                  | 10,000              |                  |        |         |       |
| 4 IPA Distributions           |                      | 10,000                |                  | 20,497              |                  |        |         |       |
| 6a Client 1 Social Security   |                      | 30,467                | 24,000           | 30,467              |                  |        |         |       |
| 6b Total Social Security      |                      |                       | 24,000           | 20,400              |                  |        |         |       |
| Total Social Security         |                      |                       | 24,000           | 85 % SS Taxable     |                  |        |         |       |
| 7 Short Term Cap Gains        |                      | 22,950                |                  | 22,950              |                  |        |         |       |
| 7 Long Term Cap Gains         |                      | 96,994                |                  | 67,891              |                  |        |         |       |
| <sup>11</sup> Income T        | Total 🕏              | 160,431               | 24,000           | 201,728             |                  |        |         |       |
|                               |                      |                       |                  |                     |                  |        |         |       |
| Expenses                      |                      |                       |                  |                     |                  |        |         |       |
| Expenses T                    | 「otal \$             |                       |                  |                     |                  |        |         |       |
|                               |                      |                       |                  |                     |                  |        |         |       |
| Income Taxes                  | overrides            |                       | overrides        |                     |                  |        |         |       |
| Standard Deduction            |                      | 17,000                |                  | 17,000              |                  |        |         |       |
| 12 Largest Ded - Schd A or St |                      | 17,000                |                  | 17,000              |                  |        |         |       |
| Cap Gains and Qual Dividi     | nas                  | 106,994               |                  | 77,891              |                  |        |         |       |
| 13 TAXABLE INCOME             |                      | 143,431               |                  | 184,728             |                  |        |         |       |
| 24 Americante Tex Oala        | 12 % Tax Bracke      | t 11.5 % Eff Tax Rate | 24 % Tax Bracket | 14.7 % Eff Tax Rate |                  |        |         |       |
| 24 Approximate Tax Calc       |                      | 18,377                | (( 171)          | 30,171              |                  |        |         |       |
| Discretionary inco            | ome \$ (18,377)      |                       | (0,171)          |                     |                  |        |         |       |
| Used on "Print 1040" E        | orm Only             |                       |                  |                     |                  |        |         |       |
| 37 Amount you owe             | onnoniy              | 19 277                |                  | 20 171              |                  |        |         |       |
| Amount you owe                |                      | Print 1040            |                  | Print 1040          |                  |        |         |       |
|                               |                      |                       |                  |                     |                  |        |         |       |

#### Step 21: Structured Income Planning: You will automatically be taken back to the Structured Income Planning Page.

|  |  |  |                            |  | 0                                    |                                      |                         |                                     |                                      |                                      |                                      |                            |                               |  |  |  |                                   | 0 0  |
|--|--|--|----------------------------|--|--------------------------------------|--------------------------------------|-------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------|-------------------------------|--|--|--|-----------------------------------|--|
| Structu<br>Edit Dynamic<br>Scenario Tax            | Mode<br>Calculation  | Incor                                    | ne Pla                     | anning<br>nd Expenses i                  | )<br>nto a Structur                  | red Income Pla                       | an V                    |                                     |                                      |                                      |                                      |                            |                               |  |  |  |                                   |  |
|  |  |  |                            | Acco                                     | unts                                 | -                                    | ×                       |                                     |                                      | -                                    | -                                    | -                          | -                             | -  | -  | -  | -                                 |  |
| Planning 20<br>Horizon                             | years ∨  |  | BA                         | 1  | IRA                                  | R                                    | отн                     |                                     |                                      |                                      |                                      | Incomes                    | ×                             |  |  |  |                                   |  |
| Year   | John   | Account                                  | Income                     | Account                                  | Income                               | Account                              | Income                  | Accounts<br>Total                   | Planned<br>Distribution              | Percent<br>Distribution              | Wages                                | SS                         | Gifting to<br>GK              | Approx<br>Income<br>Tax                      | After Tax<br>Income                      | Target Inc.                              | Income<br>Gap                     | Year   |
| net return<br>initial amount<br>bonus %<br>w/bonus | 75   | 3.00 %<br>500,000<br>0.00 %<br>500,000   |                            | 3.50 %<br>750,000<br>0.00 %<br>750,000   | John IRA<br>John inc                 | 4.00 %<br>50,000<br>0.00 %<br>50,000 |                         | 1,300,000<br>0<br>1,300,000         | Subtotal<br>of account<br>incomes    |                                      | Infl Factor                          | Infl Factor<br>2.50 %      | Infl Factor<br>0.00 %         |  |  | Infl Factor<br>2.00 %                    | from total<br>income to<br>target |  |
| end of 1<br>end of 2<br>end of 3                   | 75<br>76<br>77   | 486,317<br>477,932<br>472,660            | 28,683<br>22,974<br>19,610 | 745,762<br>740,397<br>733,979            | 30,488<br>31,467<br>32,332           | 51,000<br>52,040<br>53,122           | 1,000<br>1,000<br>1,000 | 1,283,079<br>1,270,369<br>1,259,761 | 60,171<br>55,441<br>52,942           | 4.63 %<br>4.32 %<br>4.17 %           | 50,000<br>51,000<br>52,020           | 24,000<br>24,600<br>25,215 | (4,000)<br>(4,000)<br>(4,000) | (30,171)<br>(25,041)<br>(22,137)             | 100,000<br>102,000<br>104,040            | 100,000<br>102,000<br>104,040            | 0<br>0<br>0                       | end of 1<br>end of 2<br>end of 3                 |
| end of 4<br>end of 5<br>end of 6                   | 78<br>79<br>80   | 469,494<br>467,775<br>467,098            | 15,804                     | 717,304                                  | 33,363<br>34,422<br>35,510           | 54,246<br>55,416<br>56,633           | 1,000                   | 1,240,496                           | 51,226                               | 4.11 %<br>4.10 %<br>4.13 %           | 54,122<br>55,204                     | 25,845<br>26,492<br>27,154 | (4,000)<br>(4,000)<br>(4,000) | (19,596)<br>(19,170)                         | 108,243                                  | 108,243                                  | 0                                 | end of 4<br>end of 5<br>end of 6                 |
| end of 7<br>end of 8<br>end of 9                   | 81<br>82<br>83   | 467,068<br>467,672<br>468,645            | 14,043<br>13,408<br>13,057 | 695,203<br>681,957<br>667,297            | 36,438<br>37,579<br>38,529           | 57,898<br>59,214<br>60,583           | 1,000<br>1,000<br>1,000 | 1,220,169<br>1,208,842<br>1,196,524 | 51,481<br>51,987<br>52,585           | 4.18 %<br>4.26 %<br>4.35 %           | 56,308<br>57,434<br>58,583           | 27,833<br>28,528<br>29,242 | (4,000)<br>(4,000)<br>(4,000) | (19,006)<br>(19,081)<br>(19,244)             | 112,616<br>114,869<br>117,166            | 112,616<br>114,869<br>117,166            | 0                                 | end of 7<br>end of 8<br>end of 9                 |
| end of 10<br>end of 11<br>end of 12<br>end of 13   | 85<br>86<br>87   | 479,931<br>486,057<br>492,464            | 8,408<br>8,273<br>8,174    | 633,031<br>613,540<br>592,407            | 40,683<br>41,647<br>42,607           | 63,486<br>65,026<br>66,627           | 1,000<br>1,000<br>1,000 | 1,176,449<br>1,164,623<br>1,151,498 | 50,092<br>50,920<br>51,781           | 4.12 %<br>4.22 %<br>4.33 %<br>4.45 % | 60,950<br>62,169<br>63,412           | 30,722<br>31,490<br>32,277 | 0                             | (19,864)<br>(20,241)<br>(20,646)             | 121,899<br>124,337<br>126,824            | 121,899<br>124,337<br>126,824            | 0                                 | end of 11<br>end of 12<br>end of 13              |
| end of 14<br>end of 15<br>end of 16                | 88<br>89<br>90   | 498,882<br>505,525<br>512,078            | 8,357<br>8,323<br>8,612    | 569,900<br>545,668<br>520,040            | 43,241<br>44,178<br>44,727           | 68,292<br>70,024<br>71,824           | 1,000<br>1,000<br>1,000 | 1,137,074<br>1,121,217<br>1,103,943 | 52,598<br>53,502<br>54,339           | 4.57 %<br>4.71 %<br>4.85 %           | 64,680<br>65,974<br>67,293           | 33,084<br>33,911<br>34,759 | 0 0 0                         | (21,002)<br>(21,439)<br>(21,805)             | 129,361<br>131,948<br>134,587            | 129,361<br>131,948<br>134,587            | 0                                 | end of 14<br>end of 15<br>end of 16              |
| end of 17<br>end of 18<br>end of 19<br>end of 20   | 91<br>92<br>93   | 518,480<br>524,664<br>530,548<br>535,663 | 8,960<br>9,371<br>9,855    | 493,020<br>464,626<br>434,885<br>404 329 | 45,221<br>45,650<br>46,003<br>45,777 | 73,697<br>75,645<br>77,671<br>79,779 | 1,000<br>1,000<br>1,000 | 1,085,198<br>1,064,935<br>1,043,105 | 55,181<br>56,021<br>56,857<br>57,579 | 5.00 %<br>5.16 %<br>5.34 %           | 68,639<br>70,012<br>71,412<br>72,841 | 35,628<br>36,519<br>37,432 | 0                             | (22,170)<br>(22,528)<br>(22,877)<br>(23,106) | 137,279<br>140,024<br>142,825<br>145,681 | 137,278<br>140,024<br>142,825<br>145,681 | 0                                 | end of 17<br>end of 18<br>end of 19<br>end of 20 |
| end of 20  | nd of 20 94 535.663 10.801 404.329 45.777 79.778 1.<br>257.358 789,581 20, |  |                            |  |                                      |                                      |                         |                                     | 1.066.939                            | 3.52 %                               | 1,214,868                            | 613.072                    | (36.000)                      | (429,143)                                    | 2 429 736                                | 2,429,736                                | 0                                 |  |

| S<br>Sc   | tructu<br>it Dynamic<br>enario Tax (            | Mode<br>Calculatio | n Option: Add                          | ne Pla                     | anning<br>d Expenses in                | )<br>nto a Structur        | ed income Pla                        | an 🗸                    |                                     |                                   |                            |                            |                            |                               |                                  |                               |                               |                                   |                                     |
|-----------|---|--------------------|--|----------------------------|--|----------------------------|--------------------------------------|-------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------|----------------------------|-------------------------------|----------------------------------|-------------------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Pla<br>Ho | nning 20<br>izon                                | years ∽            |  | ва                         | 1                                      | RA                         | R                                    | отн                     |                                     |                                   |                            |                            | Incomes                    | ×                             |                                  |                               |                               |                                   |                                     |
| Γ         | Year  | John               | Account                                | Income                     | Account                                | Income                     | Account                              | Income                  | Accounts<br>Total                   | Planned<br>Distribution           | Percent<br>Distribution    | Wages                      | SS                         | Gifting to<br>GK              | Approx<br>Income<br>Tax          | After Tax<br>Income           | Target Inc.                   | Income<br>Gap                     | Year                                |
| ir        | het return<br>tial amount<br>bonus %<br>w/bonus | 75                 | 3.00 %<br>500,000<br>0.00 %<br>500.000 | 2                          | 3.50 %<br>750,000<br>0.00 %<br>750,000 | John IRA<br>John inc       | 4.00 %<br>50,000<br>0.00 %<br>50,000 |                         | 1,300,000<br>0<br>1.300.000         | Subtotal<br>of account<br>incomes |                            | Infl Factor                | Infl Factor                | Infl Factor                   |                                  |                               | Infl Factor                   | from total<br>income to<br>target |                                     |
|           | end of 1<br>end of 2<br>end of 3                | 75<br>76<br>77     | 486,317<br>477,932<br>472,660          | 28,683<br>22,974<br>19,610 | 745,762<br>740,397<br>733,979          | 30,488<br>31,467<br>32,332 | 51,000<br>52,040<br>53,122           | 1,000<br>1,000<br>1,000 | 1,283,079<br>1,270,369<br>1,259,761 | 60,171<br>55,441<br>52,942        | 4.63 %<br>4.32 %<br>4.17 % | 50,000<br>51,000<br>52,020 | 24,000<br>24,600<br>25,215 | (4,000)<br>(4,000)<br>(4,000) | (30,171)<br>(25,041)<br>(22,137) | 100,000<br>102,000<br>104,040 | 100,000<br>102,000<br>104 040 | 0                                 | end of 1<br>end of 2<br>end of 3    |
|           | end of 4<br>end of 5                            | 78<br>79           | 469,494<br>467,775                     | 17,345<br>15,804           | 726,306<br>717,304                     | 33,363<br>34,422           | 54,246<br>55,416                     | 1,000                   | 1,250,046                           | 51,708<br>51,226                  | 4.11 % 4.10 %              | 53,060<br>54,122           | 25,845<br>26,492           | (4,000)<br>(4,000)<br>(4,000) | (20,493)<br>(19,596)             | 106,121<br>108,243            | 106,121<br>108,243            | 0                                 | end of 4<br>end of 5                |
|           | end of 7<br>end of 8                            | 80<br>81<br>82     | 467,098<br>467,068<br>467,672          | 14,710<br>14,043<br>13,408 | 695,203<br>681,957                     | 36,438<br>37,579           | 56,633<br>57,898<br>59,214           | 1,000<br>1,000<br>1,000 | 1,220,169<br>1,208,842              | 51,220<br>51,481<br>51,987        | 4.13 %<br>4.18 %<br>4.26 % | 56,308<br>57,434           | 27,154<br>27,833<br>28,528 | (4,000)<br>(4,000)<br>(4,000) | (19,006)<br>(19,081)             | 112,616<br>114,869            | 112,616<br>114,869            | 0                                 | end of 7<br>end of 8                |
| 3         | end of 9<br>end of 10<br>end of 11              | 83<br>84<br>85     | 468,645<br>474,116<br>479,931          | 13,057<br>8,588<br>8,408   | 667,297<br>650,932<br>633,031          | 38,529<br>39,720<br>40,683 | 60,583<br>62,006<br>63,486           | 1,000<br>1,000<br>1,000 | 1,196,524<br>1,187,054<br>1,176,449 | 52,585<br>49,308<br>50,092        | 4.35 %<br>4.12 %<br>4.22 % | 58,583<br>59,755<br>60,950 | 29,242<br>29,973<br>30,722 | (4,000)<br>0<br>0             | (19,244)<br>(19,526)<br>(19,864) | 117,166<br>119,509<br>121,899 | 117,166<br>119,509<br>121,899 | 0                                 | end of 9<br>end of 10<br>end of 11  |
|           | end of 12<br>end of 13<br>end of 14             | 86<br>87<br>88     | 486,057<br>492,464<br>498,882          | 8,273<br>8,174<br>8,357    | 613,540<br>592,407<br>569,900          | 41,647<br>42,607<br>43,241 | 65,026<br>66,627<br>68,292           | 1,000<br>1,000<br>1,000 | 1,164,623<br>1,151,498<br>1,137,074 | 50,920<br>51,781<br>52,598        | 4.33 %<br>4.45 %<br>4.57 % | 62,169<br>63,412<br>64,680 | 31,490<br>32,277<br>33,084 | 0                             | (20,241)<br>(20,646)<br>(21,002) | 124,337<br>126,824<br>129,361 | 124,337<br>126,824<br>129,361 | 0                                 | end of 12<br>end of 13<br>end of 14 |
|           | end of 15<br>end of 16                          | 89<br>90           | 505,525<br>512,078                     | 8,323<br>8,612             | 545,668<br>520,040                     | 44,178                     | 70,024                               | 1,000                   | 1,121,217                           | 53,502<br>54,339                  | 4.71 %                     | 65,974<br>67,293           | 33,911<br>34,759           | 0                             | (21,439)<br>(21,805)<br>(22,170) | 131,948<br>134,587            | 131,948<br>134,587            | 0                                 | end of 15<br>end of 16              |
|           | end of 17<br>end of 18<br>end of 19             | 91<br>92<br>93     | 518,480<br>524,664<br>530,548          | 8,960<br>9,371<br>9,855    | 493,020<br>464,626<br>434,885          | 45,221<br>45,650<br>46,003 | 73,697<br>75,645<br>77,671           | 1,000<br>1,000<br>1,000 | 1,085,198<br>1,064,935<br>1,043,105 | 56,021<br>56,857                  | 5.00 %<br>5.16 %<br>5.34 % | 68,639<br>70,012<br>71,412 | 35,628<br>36,519<br>37,432 | 0<br>0<br>0                   | (22,170)<br>(22,528)<br>(22,877) | 140,024<br>142,825            | 140,024<br>142,825            | 0                                 | end of 17<br>end of 18<br>end of 19 |
|           | end of 20                                       | 94                 | 535,663                                | 10,801<br>257,358          | 404,329                                | 45,777<br>789,581          | 79,778                               | 1,000 20,000            | 1,019,770                           | 57,579<br>1,066,939               | 5.52 %                     | 72,841<br>1,214,868        | 38,368<br>613,072          | 0 (36,000)                    | (23,106)<br>(429,143)            | 2,429,736                     | 145,681<br>2,429,736          | 0                                 | end of 20                           |

Step 22: Edit: Click on the green edit button underneath the structured income planning heading.

Step 23: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

| tructured Income Planning I Save Cencel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display.Options enario Tax Calculation Option: Adding Income and Expenses Into a Structured Income Plan |                   |                         |                     |             |               |           |  |  |  |  |  |  |  |  |
|--|-------------------|-------------------------|---------------------|-------------|---------------|-----------|--|--|--|--|--|--|--|--|
| Scenario Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan v  |                   |                         |                     |             |               |           |  |  |  |  |  |  |  |  |
| Accounts x <sup>2</sup>  |                   |                         |                     |             |               |           |  |  |  |  |  |  |  |  |
| Planning 20 years V<br>Horizon BA IRA ROTH Income  | es 7 <sup>4</sup> | 2                       |                     |             |               |           |  |  |  |  |  |  |  |  |
| Total required<br>View Beneficial RMD Year John Account Income Account Income Account Income Account Income Accounts Planned Percent Distribution Wages SS   | Gifting to<br>GK  | Approx<br>Income<br>Tax | After Tax<br>Income | Target Inc. | Income<br>Gap | Year      |  |  |  |  |  |  |  |  |
| REGULAR RMD         net return         75         3.00 %         3.50 %         John IRA         4.00 %  |                   |                         |                     |             |               |           |  |  |  |  |  |  |  |  |
| accross all accounts initial amount 500,000 50,000 1,300,000 Subtotal Manage Manage 1,000,000 1,300,000 Subtotal Manage 1,000,000 1,000,000 1,000,000 1,000,000  | ie Manage         | Manage                  |                     | Manage      | from total    |           |  |  |  |  |  |  |  |  |
| John bolius & 0.00 & 0.00 & John Inc 0.00 & 0 of account initraction initraction initraction in rate   |                   |                         |                     | 2 00 %      | target        |           |  |  |  |  |  |  |  |  |
| 30488 end of 1 75 4863 737 2863 74576 3048 51000 1000 183079 60171 463 50000 24  | 100 (4,000)       | (30.171)                | 100.000             | 100,000     | target<br>0   | end of 1  |  |  |  |  |  |  |  |  |
| 31.467 end of 2 76 477.932 22.974 740.397 31.467 52.040 1.000 1.270.369 55.441 4.32 % 51.000 24.6  | 500 (4.000)       | (25.041)                | 102.000             | 102.000     | 0             | end of 2  |  |  |  |  |  |  |  |  |
| 32,332 end of 3 77 472,660 19,610 733,979 32,332 53,122 1,000 1,259,761 52,942 4,17 % 52,020 25,7  | (4,000)           | (22,137)                | 104,040             | 104,040     | 0             | end of 3  |  |  |  |  |  |  |  |  |
| 33,363 end of 4 78 469,494 17,345 726,306 33,363 54,246 1,000 1,250,046 51,708 4.11 % 53,060 25,6  | 845 (4,000)       | (20,493)                | 106,121             | 106,121     | 0             | end of 4  |  |  |  |  |  |  |  |  |
| 34,422 end of 5 79 467,775 15,804 717,304 34,422 55,416 1,000 1,240,496 51,226 4.10 % 54,122 26,4  | 492 (4,000)       | (19,596)                | 108,243             | 108,243     | 0             | end of 5  |  |  |  |  |  |  |  |  |
| 35,510 end of 6 80 467,098 14,710 706,900 35,510 56,633 1,000 1,230,631 51,220 4.13 % 55,204 27,1  | 154 (4,000)       | ) (19,170)              | ) 110,408           | 110,408     | 0             | end of 6  |  |  |  |  |  |  |  |  |
| 36,438 end of 7 81 467,068 14,043 695,203 36,438 57,898 1,000 1,220,169 51,481 4.18 % 56,308 27,8  | 333 (4,000)       | (19,006)                | ) 112,616           | 112,616     | 0             | end of 7  |  |  |  |  |  |  |  |  |
| 37,579 end of 8 82 467,672 13,408 681,957 37,579 59,214 1,000 1,208,842 51,987 4.26 % 57,434 28,5  | 528 (4,000)       | (19,081)                | ) 114,869           | 114,869     | 0             | end of 8  |  |  |  |  |  |  |  |  |
| 38,529 end of 9 83 468,645 13,057 667,297 38,529 60,583 1,000 1,196,524 52,585 4.35 % 58,583 29,2  | 242 (4,000)       | ) (19,244)              | ) 117,166           | 117,166     | 0             | end of 9  |  |  |  |  |  |  |  |  |
| 39,720 end of 10 84 474,116 8,588 650,932 39,720 62,006 1,000 1,187,054 49,308 4.12 % 59,755 29,5  | 973 0             | (19,526)                | ) 119,509           | 119,509     | 0             | end of 10 |  |  |  |  |  |  |  |  |
| 40,683 end of 11 85 479,931 8,408 633,031 40,683 63,486 1,000 1,176,449 50,092 4.22 % 60,950 30,7  | 722 0             | (19,864)                | ) 121,899           | 121,899     | 0             | end of 11 |  |  |  |  |  |  |  |  |
| 41,647 end of 12 86 486,057 8,273 613,540 41,647 65,026 1,000 1,164,623 50,920 4.33 % 62,169 31,4  | 490 0             | (20,241)                | ) 124,337           | 124,337     | 0             | end of 12 |  |  |  |  |  |  |  |  |
| 42,607 end of 13 87 492,464 8,174 592,407 42,607 66,627 1,000 1,151,498 51,781 4.45 % 63,412 32,2  | 277 0             | (20,646)                | 126,824             | 126,824     | 0             | end of 13 |  |  |  |  |  |  |  |  |
| 43,241 end of 14 88 498,882 8,357 569,900 43,241 68,292 1,000 1,137,074 52,598 4,57 % 64,680 33,0  | 084 0             | (21,002)                | 129,361             | 129,361     | 0             | end of 14 |  |  |  |  |  |  |  |  |
| 44,178 end of 15 89 505,525 8,323 545,668 44,178 70,024 1,000 1,121,217 53,502 4,71 % 65,974 333   | 0                 | (21,439)                | 131,948             | 131,948     | 0             | end of 15 |  |  |  |  |  |  |  |  |
| 44,727 end of 16 90 512,078 8,612 520,040 44,727 71,824 1,000 1,103,943 54,339 4,85 % 67,293 34,7  | 0                 | (21,805)                | 134,587             | 134,587     | 0             | end of 16 |  |  |  |  |  |  |  |  |
| 45,221 end of 17 91 518,480 8,960 495,020 45,221 73,697 1,000 1,085,198 55,181 5,00 % 68,639 35,6  | 0                 | (22,170)                | 137,279             | 137,278     | 0             | end of 17 |  |  |  |  |  |  |  |  |
| 45,050 end 0118 92 524,054 9,371 096,026 45,050 75,5645 1,000 1,064,935 55,021 5,16 % 70,012 36,5  | 0                 | (22,528)                | 140,024             | 140,024     | 0             | end of 18 |  |  |  |  |  |  |  |  |
| 40,003 CIICOTI 9 93 330,346 9,653 40,003 77,671 1,000 1,043,105 50,857 5,34 % 71,412 37,4  | +32 0             | (22,8//)                | 142,825             | 142,825     | 0             | end of 19 |  |  |  |  |  |  |  |  |
| 49,777 endo 20 24 303,000 100,01 404,027 40,777 7,770 1,000 1,017,770 57,079 5,02 % 7,2541 33,3<br>257,358 7,89,581 20,000 1,066,939 1,214,868 613(  | 072 (36.000)      | (429,143)               | 2.429,736           | 2,429,736   | 0             |           |  |  |  |  |  |  |  |  |

Step 24: View Tax Rates: Click on the green View Tax Rates in the Column Display Options Table.



Step 25: Structured Income Planning: You will automatically be taken back to the strucutred income planning page. The Approx Income Tax Column should automatically display the amounts as configured on the Cash Flow and Tax Advisor column.



#### Part Three: Finalizing Your Setup

Step 1: Display Options: Click on the green Display Options button underneath the Structured Income Planning Heading.

| Structured<br>Edit Save Cancel Ad<br>Scenario Tax Calculation | d Account Add                           | e P<br>I Incom | Add Inc T                              | Add Targ | et Edit or A                           | dd Scenario<br>Plan ~ | Display Opti                         | ons       |                   |                         |                         |                       |                       |                       |                        |                     |                       |                         |           |
|---|---|----------------|--|----------|--|-----------------------|--------------------------------------|-----------|-------------------|-------------------------|-------------------------|-----------------------|-----------------------|-----------------------|------------------------|---------------------|-----------------------|-------------------------|-----------|
|   |   | 1              |  |          | Acco                                   | unts                  |                                      | ×         |                   |                         |                         |                       |                       |                       |                        |                     |                       |                         |           |
|   | Planning 20 yea<br>Horizon              | ars ~          |  | BA       |  | IRA                   | R                                    | отн       |                   |                         |                         |                       | Incomes               | ×                     |                        |                     |                       |                         |           |
| Total required<br>View Beneficial RMD                         | Year                                    | John           | Account                                | Income   | Account                                | Income                | Account                              | Income    | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages                 | SS                    | Gifting to<br>GK      | Approx<br>Income Tax   | After Tax<br>Income | Target Inc.           | Income<br>Gap           | Year      |
| REGULAR RMD<br>accross all accounts<br>John<br>total RMD      | net return<br>initial amount<br>bonus % | 75             | 3.00 %<br>500,000<br>0.00 %<br>500,000 | Manage   | 3.50 %<br>750,000<br>0.00 %<br>750,000 | John IRA<br>John inc  | 4.00 %<br>50,000<br>0.00 %<br>50,000 | Managa    | 1,300,000         | Subtotal<br>of account  |                         | Manage<br>Infl Factor | Manage<br>Infl Factor | Manage<br>Infl Factor | Manage<br>Eff Tax Rate |                     | Manage<br>Infl Factor | from total<br>income to |           |
| 30,488  | end of 1                                | 75             | 486,317                                | 28,683   | 745,762                                | 30,488                | 51,000                               | 1,000     | 1,283,079         | 60,171                  | 4.63 %                  | 50,000                | 24,000                | (4,000)               | (30,171)-15%           | 100,000             | 100,000               | 0                       | end of 1  |
| 31,467  | end of 2                                | 76             | 477,932                                | 22,974   | 740,397                                | 31,467                | 52,040                               | 1,000     | 1,270,369         | 55,441                  | 4.32 %                  | 51,000                | 24,600                | (4,000)               | (25,041)-14%           | 102,000             | 102,000               | 0                       | end of 2  |
| 32,332  | end of 3                                | 77             | 472,660                                | 19,610   | 733,979                                | 32,332                | 53,122                               | 1,000     | 1,259,761         | 52,942                  | 4.17 %                  | 52,020                | 25,215                | (4,000)               | (22,137)-14%           | 104,040             | 104,040               | 0                       | end of 3  |
| 33,363  | end of 4                                | 78             | 469,494                                | 17,345   | 726,306                                | 33,363                | 54,246                               | 1,000     | 1,250,046         | 51,/08                  | 4.11 %                  | 53,060                | 25,845                | (4,000)               | (20,493)-14%           | 106,121             | 106,121               | 0                       | end of 4  |
| 34,422  | end of 6                                | 79             | 407,775                                | 14,710   | 717,304                                | 34,422                | 55,410                               | 1,000     | 1,240,490         | 51,220                  | 4.10 %                  | 54,122                | 20,492                | (4,000)               | (19,396)-14%           | 110,243             | 110,243               | 0                       | end of 5  |
| 36,439  | end of 7                                | 81             | 467,058                                | 14,710   | 695 203                                | 36,439                | 57 898                               | 1,000     | 1,230,031         | 51,220                  | 4.13 %                  | 56 308                | 27,134                | (4,000)               | (19,170)-14%           | 112,616             | 112,616               | 0                       | end of 7  |
| 37,579  | end of 8                                | 82             | 467.672                                | 13,408   | 681.957                                | 37,579                | 59,214                               | 1,000     | 1208.842          | 51,987                  | 4.26 %                  | 57,434                | 28,528                | (4,000)               | (19,081)-14%           | 114,869             | 114,869               | 0                       | end of 8  |
| 38,529  | end of 9                                | 83             | 468,645                                | 13.057   | 667.297                                | 38.529                | 60,583                               | 1.000     | 1.196.524         | 52,585                  | 4.35 %                  | 58,583                | 29.242                | (4.000)               | (19.244)-13%           | 117,166             | 117,166               | 0                       | end of 9  |
| 39,720  | end of 10                               | 84             | 474,116                                | 8,588    | 650,932                                | 39,720                | 62,006                               | 1,000     | 1,187,054         | 49,308                  | 4.12 %                  | 59,755                | 29,973                | 0                     | (19,526)-13%           | 119,509             | 119,509               | 0                       | end of 10 |
| 40,683  | end of 11                               | 85             | 479,931                                | 8,408    | 633,031                                | 40,683                | 63,486                               | 1,000     | 1,176,449         | 50,092                  | 4.22 %                  | 60,950                | 30,722                | 0                     | (19,864)-13%           | 121,899             | 121,899               | 0                       | end of 11 |
| 41,647  | end of 12                               | 86             | 486,057                                | 8,273    | 613,540                                | 41,647                | 65,026                               | 1,000     | 1,164,623         | 50,920                  | 4.33 %                  | 62,169                | 31,490                | 0                     | (20,241)-14%           | 124,337             | 124,337               | 0                       | end of 12 |
| 42,607  | end of 13                               | 87             | 492,464                                | 8,174    | 592,407                                | 42,607                | 66,627                               | 1,000     | 1,151,498         | 51,781                  | 4.45 %                  | 63,412                | 32,277                | 0                     | (20,646)-14%           | 126,824             | 126,824               | 0                       | end of 13 |
| 43,241  | end of 14                               | 88             | 498,882                                | 8,357    | 569,900                                | 43,241                | 68,292                               | 1,000     | 1,137,074         | 52,598                  | 4.57 %                  | 64,680                | 33,084                | 0                     | (21,002)-14%           | 129,361             | 129,361               | 0                       | end of 14 |
| 44,178  | end of 15                               | 89             | 505,525                                | 8,323    | 545,668                                | 44,178                | 70,024                               | 1,000     | 1,121,217         | 53,502                  | 4.71 %                  | 65,974                | 33,911                | 0                     | (21,439)-14%           | 131,948             | 131,948               | 0                       | end of 15 |
| 44,727  | end of 16                               | 512,078        | 8,612                                  | 520,040  | 44,727                                 | 71,824                | 1,000                                | 1,103,943 | 54,339            | 4.85 %                  | 67,293                  | 34,759                | 0                     | (21,805)-14%          | 134,587                | 134,587             | 0                     | end of 16               |           |
| 45,221  | end of 17                               | 91             | 518,480                                | 8,960    | 493,020                                | 45,221                | /3,697                               | 1,000     | 1,085,198         | 55,181                  | 5.00 %                  | 68,639                | 35,628                | 0                     | (22,170)-13%           | 137,279             | 137,278               | 0                       | end of 17 |
| 45,650  | end of 18                               | 92             | 524,664                                | 9,371    | 404,626                                | 45,650                | 75,645                               | 1,000     | 1,064,935         | 56,021                  | 5.16 %                  | 70,012                | 36,519                | 0                     | (22,528)-13%           | 140,024             | 140,024               | 0                       | end of 18 |
| 46,003  | end of 19                               | 93             | 530,548                                | 9,855    | 434,885                                | 46,003                | 77,671                               | 1,000     | 1,043,105         | 57,570                  | 5.52 %                  | 71,412                | 37,432                | 0                     | (22,077)-13%           | 142,825             | 142,825               | 0                       | end of 19 |
|   | 610 01 20                               | 74             | 000,000                                | 257 358  | 404,329                                | 789 581               | /9,//0                               | 20,000    | 1,019,770         | 1 066 939               | 0.52 %                  | 1 214 868             | 613.072               | (36,000)              | (429 143)              | 2 429 736           | 2 429 736             | 0                       | end of 20 |
|   |   |                |  | 237,338  |  | 769,561               |                                      | 20,000    |                   | 1,000,939               |                         | 1,214,000             | 013,072               | (33,000)              | (429,143)              | 2,429,/30           | 2,429,730             | 0                       |           |

# Step 2: Incomes Group 2: Click on the radio button for Gifting for GK in group 2.

| Column Display Options Hide RMD Checks Hid                  | de Income Riders View I      | Death Benefit   | Hide % Distri    | bution View  | Comparison | Hide Tax R | ates View Ca  | lendar Years                |       |     |
|---|------------------------------|-----------------|------------------|--------------|------------|------------|---------------|-----------------------------|-------|-----|
|   |                              |                 |                  |              |            |            |               |                             |       |     |
| Accour  | nt and Income Grou           | ping            |                  |              |            |            |               | Group Setup                 |       |     |
|   | Accounts                     |                 |                  |              |            |            |               | Accounts                    |       |     |
|   | Group 1                      | Group 2         | Group 3          | Group 4      | Group 5    |            | Title         |                             | Color |     |
| BA  | 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 |
|   |                              |                 |                  |              |            | Group 4    |               |                             |       | Sel |
|   | Incomes                      | ~               | ~                | ~            | ~          | Group 5    |               |                             |       | Sel |
| Wages   | ۲                            | 0               | 0                | 0            | 0          |            |               |                             |       |     |
| SS Office to Off  | •                            |                 | 0                | 0            | 0          |            | and a         | Incomes                     | 0.1   |     |
| Gifting to GK   |                              |                 | ~                | ~            | ~          | 11         | i itie        |                             | Color | 0-1 |
| Account or income groups must be created in the sequentia   | l order from left to right a | s they appear i | in the Income I  | Plan         |            | Group 1    | Incomes       |                             |       | Sei |
| You may have to re-order accounts using the Edit Scenario f | unction to achieve the sec   | uence vou wa    | int for your acc | count/income | aroups     | Group 2    | -             |                             |       | Sel |
| Reordering or adding accounts or incomes on the Edit Scena  | ario function requires that  | the above gro   | up information   | n be reset.  | groupor    | Group 3    | -             |                             |       | Sel |
|   |                              | the abore gro   | ap internation   |              |            | Group 4    | -             |                             |       | Sel |
| Reset Condense All Unsendense All                           |                              |                 |                  |              |            | Group 5    |               |                             | _     | Sei |
| Reset Condense All Uncondense All                           |                              |                 |                  |              |            |            |               | O                           |       |     |
|   |                              |                 |                  |              |            | Reset      | itie / Colors | Copy Setup To All Scenarios |       |     |
|   |                              |                 |                  |              |            |            |               |                             |       |     |
|   |                              |                 |                  |              |            |            |               |                             |       |     |
| Return With Grouping Return Without Grouping                |                              |                 |                  |              |            |            |               |                             |       |     |

Step 3: Group Setup Income: For Group 2 Incomes type in a title of your choosing.

| Column Display Options Hide RMD Checks Hide Inc                    | ome Riders View        | Death Benefit | Hide % Distri   | bution View  | Comparison | Hide Tax Ra | ites View Ca | alendar Years               |       |     |
|--|------------------------|---------------|-----------------|--------------|------------|-------------|--------------|-----------------------------|-------|-----|
|  |                        |               |                 |              |            |             |              |                             |       |     |
| Account an   | d Income Grou          | iping         |                 |              |            |             |              | Group Setup                 |       |     |
|  | Accounts               |               |                 |              |            |             |              | Accounts                    |       |     |
|  | Group 1                | Group 2       | Group 3         | Group 4      | Group 5    |             | Title        |                             | Color | 2   |
| BA   | 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 |
|  |                        |               |                 |              |            | Group 4     |              |                             |       | Sel |
|  | Incomes                |               |                 |              |            | Group 5     |              |                             |       | Sel |
| Wages  | ۲                      | 0             | 0               | 0            | 0          |             |              |                             |       |     |
| SS   | ۲                      | 0             | 0               | 0            | 0          |             |              | Incomes                     |       |     |
| Gifting to GK  | 0                      | ۲             | 0               | 0            | 0          |             | Title        |                             | Color |     |
|  |                        |               |                 |              |            | Group 1     | Incomes      |                             |       | Sel |
| Account or income groups must be created in the sequential orde    | r from left to right a | they appear   | n the Income I  | Jon          |            | Group 2     |              |                             |       | Sel |
| You may have to re-order accounts using the Edit Scenario function | n to achieve the se    | quence you wa | nt for your acc | count/income | groups.    | Group 3     |              |                             |       | Sel |
| Reordering or adding accounts or incomes on the Edit Scenario fu   | nction requires that   | the above gro | up information  | h be reset.  |            | Group 4     |              |                             |       | Sel |
|  |                        |               |                 |              |            | Group 5     |              |                             |       | Sel |
| Reset Condense All Uncondense All                                  |                        |               |                 |              |            |             |              |                             |       |     |
|  |                        |               |                 |              |            | Reset Ti    | tle / Colors | Copy Setup To All Scenarios |       |     |
|  |                        |               |                 |              |            |             |              |                             |       |     |
|  |                        |               |                 |              |            |             |              |                             |       |     |
| Return With Grouping Return Without Grouping                       |                        |               |                 |              |            |             |              |                             |       |     |

## Step 4: Color Selection: Click on the green Sel button and select what color you would like the group to be in.

| Column Display Options Hide RMD Checks Hide Income Riders View                        | Death Benefit   | Hide % Distri    | bution View | Comparison | Hide Tax R | ates View C   | alendar Years               |       |     |
|---|-----------------|------------------|-------------|------------|------------|---------------|-----------------------------|-------|-----|
| -   |                 |                  |             |            |            |               |                             |       |     |
| Account and Income Grou   | Group Setup     |                  |             |            |            |               |                             |       |     |
| Accounts  | Accounts        |                  |             |            |            |               |                             |       |     |
| Group 1   | Group 2         | Group 3          | Group 4     | Group 5    |            | Title         |                             | Color |     |
| BA  | 0               | 0                | 0           | 0          | Group 1    | Accounts      |                             |       | Sel |
| IRA 🔘   | 0               | 0                | 0           | 0          | Group 2    |               |                             |       | Sel |
| ROTH  | 0               | 0                | 0           | 0          | Group 3    |               |                             |       | Sel |
|   |                 |                  |             |            | Group 4    |               |                             |       | Sel |
| Incomes   | 10.24           |                  |             | 020        | Group 5    |               |                             |       | Sel |
| Wages   | 0               | 0                | 0           | 0          |            |               |                             |       |     |
| SS  | 0               | 0                | 0           | 0          |            |               | Incomes                     |       |     |
| Gifting to GK   | $\bigcirc$      | 0                | 0           | 0          |            | Title         |                             | Color | _   |
| A   |                 |                  |             |            | Group 1    | Incomes       |                             |       | Sel |
| Account or income groups must be created in the sequential order from left to right a | is they appear  | in the income i  | rian.       |            | Group 2    | Gring         |                             |       | Sel |
| You may have to re-order accounts using the Edit Scenario function to achieve the se  | quence you wa   | int for your acc | ount/income | groups.    | Group 3    |               |                             |       | Sel |
| Reordering or adding accounts or incomes on the Edit Scenario function requires tha   | t the above gro | oup information  | be reset.   |            | Group 4    |               |                             |       | Sel |
|   |                 |                  |             |            | Group 5    |               |                             |       | Sel |
| Reset Condense All Uncondense All   |                 |                  |             |            |            |               |                             |       |     |
|   |                 |                  |             |            | Reset T    | itle / Colors | Copy Setup To All Scenarios |       |     |
|   |                 |                  |             |            |            |               |                             |       |     |
|   |                 |                  |             |            |            |               |                             |       |     |
| Return With Grouping Return Without Grouping  |                 |                  |             |            |            |               |                             |       |     |
|   |                 |                  |             |            |            |               |                             |       |     |

Step 5: Column Display Options: Click on the green Return with Grouping button located in the left-hand side of the table.

| Column Display Options Hide RMD Checks Hide Income Riders Vie                       | w Death Benefit   | Hide % Distr     | ibution View | Comparison | Hide Tax Ra | ites View Cale  | endar Years                |       |     |
|---|-------------------|------------------|--------------|------------|-------------|-----------------|----------------------------|-------|-----|
| Account and Income Gr   | Group Setup       |                  |              |            |             |                 |                            |       |     |
| Accounts  |                   |                  | Accounts     |            |             |                 |                            |       |     |
| Group 1   | Group 2           | Group 3          | Group 4      | Group 5    |             | Title           |                            | Color |     |
| BA  | 0                 | 0                | 0            | 0          | Group 1     | Accounts        |                            |       | Sel |
| IRA 🔘   | 0                 | 0                | 0            | 0          | Group 2     |                 |                            |       | Sel |
| ROTH  | 0                 | 0                | 0            | 0          | Group 3     |                 |                            |       | Sel |
|   |                   |                  |              |            | Group 4     |                 |                            |       | Sel |
| Incomes   |                   |                  |              |            | Group 5     |                 |                            |       | Sel |
| Wages   | 0                 | 0                | 0            | 0          |             |                 |                            | 6     |     |
| SS  | 0                 | 0                | 0            | 0          |             |                 | Incomes                    |       |     |
| Gifting to GK   | ۲                 | 0                | 0            | 0          |             | Title           |                            | Color |     |
|   |                   |                  |              |            | Group 1     | Incomes         |                            |       | Sel |
| Account or income groups must be created in the sequential order from left to righ  | t as they appear  | in the Income    | Plan.        |            | Group 2     | Gifting         |                            |       | Sel |
| You may have to re-order accounts using the Edit Scenario function to achieve the   | sequence you wa   | ant for your acc | count/income | groups.    | Group 3     |                 |                            |       | Sel |
| Reordering or adding accounts or incomes on the Edit Scenario function requires the | hat the above gro | oup information  | n be reset.  |            | Group 4     |                 |                            |       | Sel |
| · · · · · · · · · · · · · · · · · · ·   |                   |                  |              |            | Group 5     |                 |                            |       | Sel |
| Reset Condense All Uncondense All   |                   |                  |              |            |             |                 |                            |       |     |
|   |                   |                  |              |            | Reset T     | itle / Colors C | opy Setup To All Scenarios |       |     |
|   |                   |                  |              |            |             |                 |                            |       |     |
|   |                   |                  |              |            |             |                 |                            |       |     |
| Poturo With Crouning  |                   |                  |              |            |             |                 |                            |       |     |
| Keidin Will Glouping  |                   |                  |              |            |             |                 |                            |       |     |

Step 6: Structured Income Plan Gifting Group: Assets are automatically grouped under "Assets," Incomes under "Incomes," and Gifting under "Gifting."

| Structured Income Planning |  |      |         |        |         |                  |          |        |           |              |              |            |        |            |              |           |             |            |           |
|----------------------------|--|------|---------|--------|---------|------------------|----------|--------|-----------|--------------|--------------|------------|--------|------------|--------------|-----------|-------------|------------|-----------|
| Edit Save Cancel Add       | an care sance washeddan washedda washedda caread ashay ophalis                             |      |         |        |         |                  |          |        |           |              |              |            |        |            |              |           |             |            |           |
|                            |  |      |         |        |         |                  |          |        |           |              |              |            |        |            |              |           |             |            |           |
| Scenario Tax Calculation   | senario Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan 🗸 |      |         |        |         |                  |          |        |           |              |              |            |        |            |              |           |             |            |           |
| Tax calculation            |  |      |         |        |         |                  |          |        |           |              |              |            |        |            |              |           |             |            |           |
|                            |  |      |         |        |         |                  |          |        |           |              |              |            | 1      |            |              |           |             |            |           |
|                            |  |      |         |        | Acco    | unts             |          | 100    |           |              |              | _          |        | _          |              |           |             |            |           |
| F                          | Planning 20 yea<br>Horizon   | rs ~ | 3       | BA     |         | RA               | R        | ютн    |           |              |              | Inco       | mes 🎢  | Gifting    |              |           |             |            |           |
| Total required             | Veer   | Inha | Annual  | Income | A       | Income           | Assessed | Income | Accounts  | Planned      | Percent      | Manag      |        | Gifting to | Approx       | After Tax | Target Inc. | Income     | Veer      |
| View Beneficial RMD        | rear   | John | Account | income | Account | income           | Account  | income | Total     | Distribution | Distribution | wages      | 55     | GK         | Income Tax   | Income    | rarget Inc. | Gap        | rear      |
| REGULAR RMD                | net return   | 75   | 3.00 %  |        | 3.50 %  | John IRA         | 4.00 %   |        |           |              |              |            |        |            |              |           |             |            |           |
| accross all accounts       | initial amount   |      | 500,000 |        | /50,000 | John Inc.        | 50,000   |        | 1,300,000 | Subtotal     |              | Manage     | Manage | Manage     | Manage       |           | Manage      | from total |           |
| John<br>tatal DMD          | bonus %  |      | 500.000 |        | 750,000 | John Inc         | 50,000   |        | 1 200 000 | of account   |              | and Factor | a FO % | nin Factor | Ell Tax Rate |           | init Factor | Income to  |           |
| 20 499                     | w/bonus  | 75   | 496 217 | Manage | 730,000 | Manage<br>20.499 | 50,000   | Manage | 1,300,000 | fo 171       | 462.9        | 2.00 %     | 2.30 % | (4.000)    | (20.171) 15% | 100.000   | 2.00 %      | talget     | and of 1  |
| 31.467                     | end of 2   | 76   | 477 932 | 22,003 | 740,702 | 31 467           | 52 040   | 1,000  | 1 270 369 | 55.441       | 4.00 %       | 51,000     | 24,000 | (4,000)    | (25 041)-14% | 102,000   | 102,000     |            | end of 2  |
| 32 332                     | end of 3   | 77   | 472 660 | 19610  | 733 979 | 32 332           | 53 122   | 1,000  | 1 259 761 | 52 942       | 417 %        | 52 020     | 25,215 | (4,000)    | (22 137)-14% | 104 040   | 104.040     | 0          | end of 3  |
| 33,363                     | end of 4   | 78   | 469.494 | 17.345 | 726.306 | 33,363           | 54.246   | 1.000  | 1,250,046 | 51,708       | 4.11 %       | 53,060     | 25.845 | (4.000)    | (20.493)-14% | 106.121   | 106.121     | 0          | end of 4  |
| 34,422                     | end of 5   | 79   | 467,775 | 15,804 | 717,304 | 34,422           | 55,416   | 1,000  | 1,240,496 | 51,226       | 4.10 %       | 54,122     | 26,492 | (4,000)    | (19,596)-14% | 108,243   | 108,243     | 0          | end of 5  |
| 35,510                     | end of 6   | 80   | 467,098 | 14,710 | 706.900 | 35.510           | 56.633   | 1.000  | 1.230.631 | 51,220       | 4.13 %       | 55.204     | 27.154 | (4.000)    | (19,170)-14% | 110,408   | 110,408     | 0          | end of 6  |
| 36,438                     | end of 7   | 81   | 467,068 | 14,043 | 695,203 | 36,438           | 57,898   | 1,000  | 1,220,169 | 51,481       | 4.18 %       | 56,308     | 27,833 | (4,000)    | (19,006)-14% | 112,616   | 112,616     | 0          | end of 7  |
| 37,579                     | end of 8   | 82   | 467,672 | 13,408 | 681,957 | 37,579           | 59,214   | 1,000  | 1,208,842 | 51,987       | 4.26 %       | 57,434     | 28,528 | (4,000)    | (19,081)-14% | 114,869   | 114,869     | 0          | end of 8  |
| 38,529                     | end of 9   | 83   | 468,645 | 13,057 | 667,297 | 38,529           | 60,583   | 1,000  | 1,196,524 | 52,585       | 4.35 %       | 58,583     | 29,242 | (4,000)    | (19,244)-13% | 117,166   | 117,166     | 0          | end of 9  |
| 39,720                     | end of 10  | 84   | 474,116 | 8,588  | 650,932 | 39,720           | 62,006   | 1,000  | 1,187,054 | 49,308       | 4.12 %       | 59,755     | 29,973 | 0          | (19,526)-13% | 119,509   | 119,509     | 0          | end of 10 |
| 40,683                     | end of 11  | 85   | 479,931 | 8,408  | 633,031 | 40,683           | 63,486   | 1,000  | 1,176,449 | 50,092       | 4.22 %       | 60,950     | 30,722 | 0          | (19,864)-13% | 121,899   | 121,899     | 0          | end of 11 |
| 41,647                     | end of 12  | 86   | 486,057 | 8,273  | 613,540 | 41,647           | 65,026   | 1,000  | 1,164,623 | 50,920       | 4.33 %       | 62,169     | 31,490 | 0          | (20,241)-14% | 124,337   | 124,337     | 0          | end of 12 |
| 42,607                     | end of 13  | 87   | 492,464 | 8,174  | 592,407 | 42,607           | 66,627   | 1,000  | 1,151,498 | 51,781       | 4.45 %       | 63,412     | 32,277 | 0          | (20,646)-14% | 126,824   | 126,824     | 0          | end of 13 |
| 43,241                     | end of 14  | 88   | 498,882 | 8,357  | 569,900 | 43,241           | 68,292   | 1,000  | 1,137,074 | 52,598       | 4.57 %       | 64,680     | 33,084 | 0          | (21,002)-14% | 129,361   | 129,361     | 0          | end of 14 |
| 44,178                     | end of 15  | 89   | 505,525 | 8,323  | 545,668 | 44,178           | 70,024   | 1,000  | 1,121,217 | 53,502       | 4.71 %       | 65,974     | 33,911 | 0          | (21,439)-14% | 131,948   | 131,948     | 0          | end of 15 |
| 44,727                     | end of 16  | 90   | 512,078 | 8,612  | 520,040 | 44,727           | 71,824   | 1,000  | 1,103,943 | 54,339       | 4.85 %       | 67,293     | 34,759 | 0          | (21,805)-14% | 134,587   | 134,587     | 0          | end of 16 |
| 45,221                     | end of 17  | 91   | 518,480 | 8,960  | 493,020 | 45,221           | 73,697   | 1,000  | 1,085,198 | 55,181       | 5.00 %       | 68,639     | 35,628 | 0          | (22,170)-13% | 137,279   | 137,278     | 0          | end of 17 |
| 45,650                     | end of 18  | 92   | 524,664 | 9,371  | 464,626 | 45,650           | 75,645   | 1,000  | 1,064,935 | 56,021       | 5.16 %       | 70,012     | 36,519 | 0          | (22,528)-13% | 140,024   | 140,024     | 0          | end of 18 |
| 40,003                     | end of 19  | 93   | 530,548 | 9,855  | 434,885 | 46,003           | 77,671   | 1,000  | 1,043,105 | 55,857       | 5.34 %       | 71,412     | 37,432 | 0          | (22,877)-13% | 142,825   | 142,825     | 0          | end of 19 |
| 40,///                     | end of 20  | 94   | 035,663 | 10,801 | 404,329 | 45,///           | /9,//8   | 1,000  | 1,019,770 | 57,579       | 5.52 %       | 72,841     | 38,368 | 0          | (23,106)-13% | 145,681   | 145,681     | 0          | end of 20 |

Step 7: Save: Click on the green Save button underneath the Structured Income Planning heading.

| Stru<br>Edit Sav | Structured Income Planning<br>ar Save Caneel Add Account Add Income Add Income Add Target Edit or Add Scenario Display Options<br>cenaric Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan V |                |      |         |         |         |          |         |                 |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|------------------|--|----------------|------|---------|---------|---------|----------|---------|-----------------|-------------------|-------------------------|-------------------------|-------------|-------------|------------------|----------------------|---------------------|-------------|---------------|-----------|
|                  |  |                | 1    |         |         | Acco    | unte     |         | , <sup>14</sup> |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
|                  |  |                | RA   |         | IDA     | P       | отн      |         |                 |                   | Inco                    | mae x <sup>k</sup>      | Gifting     | 1           |                  |                      |                     |             |               |           |
|                  |  | Horizon        |      | 8       | DA      |         | RA       | n n     | UTH             |                   |                         |                         | IIICO       | lies        | onung            |                      |                     |             |               |           |
| Tc<br>View       | al required<br>eneficial RMD   | Year           | John | Account | Income  | Account | Income   | Account | Income          | Accounts<br>Total | Planned<br>Distribution | Percent<br>Distribution | Wages       | SS          | Gifting to<br>GK | Approx<br>Income Tax | After Tax<br>Income | Target Inc. | Income<br>Gap | Year      |
| RE               | ULAR RMD   | net return     | 75   | 3.00 %  |         | 3.50 %  | John IRA | 4.00 %  |                 |                   |                         |                         |             |             |                  |                      |                     |             |               |           |
| accro            | s all accounts   | initial amount |      | 500,000 |         | 750,000 |          | 50,000  |                 | 1,300,000         | Subtotal                |                         |             | Manage      | Manage           | Manage               |                     | Manage      | from total    |           |
|                  | John   | bonus %        |      | 0.00 %  | 2       | 0.00 %  | John inc | 0.00 %  |                 | 0                 | of account              |                         | Infl Factor | Infl Factor | Infl Factor      | Eff Tax Rate         |                     | Infl Factor | income to     |           |
|                  | otal RMD   | w/bonus        | _    | 500,000 | Manage  | 750,000 | Manage   | 50,000  | Manage          | 1,300,000         | incomes                 |                         | 2.00 %      | 2.50 %      | 0.00 %           |                      |                     | 2.00 %      | target        |           |
|                  | 30,488   | end of 1       | 75   | 486,317 | 28,683  | 745,762 | 30,488   | 51,000  | 1,000           | 1,283,079         | 60,171                  | 4.63 %                  | 50,000      | 24,000      | (4,000)          | (30,171)-15%         | 100,000             | 100,000     | 0             | end of 1  |
|                  | 31,467   | end of 2       | 76   | 477,932 | 22,974  | 740,397 | 31,467   | 52,040  | 1,000           | 1,270,369         | 55,441                  | 4.32 %                  | 51,000      | 24,600      | (4,000)          | (25,041)-14%         | 102,000             | 102,000     | 0             | end of 2  |
| 2                | 32,332   | end of 3       | 77   | 472,660 | 19,610  | 733,979 | 32,332   | 53,122  | 1,000           | 1,259,761         | 52,942                  | 4.17 %                  | 52,020      | 25,215      | (4,000)          | (22,137)-14%         | 104,040             | 104,040     | 0             | end of 3  |
|                  | 33,363   | end of 4       | 78   | 469,494 | 17,345  | 726,306 | 33,363   | 54,246  | 1,000           | 1,250,046         | 51,708                  | 4.11 %                  | 53,060      | 25,845      | (4,000)          | (20,493)-14%         | 106,121             | 106,121     | 0             | end of 4  |
|                  | 34,422   | end of 5       | 79   | 467,775 | 15,804  | 717,304 | 34,422   | 55,416  | 1,000           | 1,240,496         | 51,226                  | 4.10 %                  | 54,122      | 26,492      | (4,000)          | (19,596)-14%         | 108,243             | 108,243     | 0             | end of 5  |
| 8                | 35,510   | end of 6       | 80   | 467,098 | 14,710  | 706,900 | 35,510   | 56,633  | 1,000           | 1,230,631         | 51,220                  | 4.13 %                  | 55,204      | 27,154      | (4,000)          | (19,170)-14%         | 110,408             | 110,408     | 0             | end of 6  |
|                  | 36,438   | end of 7       | 81   | 467,068 | 14,043  | 695,203 | 36,438   | 57,898  | 1,000           | 1,220,169         | 51,481                  | 4.18 %                  | 56,308      | 27,833      | (4,000)          | (19,006)-14%         | 112,616             | 112,616     | 0             | end of 7  |
|                  | 37,579   | end of 8       | 82   | 467,672 | 13,408  | 681,957 | 37,579   | 59,214  | 1,000           | 1,208,842         | 51,987                  | 4.26 %                  | 57,434      | 28,528      | (4,000)          | (19,081)-14%         | 114,869             | 114,869     | 0             | end of 8  |
|                  | 38,529   | end of 9       | 83   | 468,645 | 13,057  | 667,297 | 38,529   | 60,583  | 1,000           | 1,196,524         | 52,585                  | 4.35 %                  | 58,583      | 29,242      | (4,000)          | (19,244)-13%         | 117,166             | 117,166     | 0             | end of 9  |
|                  | 39,720   | end of 10      | 04   | 4/4,110 | 8,588   | 650,932 | 39,720   | 62,006  | 1,000           | 1,187,054         | 49,308                  | 4.12 %                  | 59,755      | 29,973      | 0                | (19,526)-13%         | 119,509             | 119,509     | 0             | end of 10 |
|                  | 40,683   | end of 11      | 85   | 4/9,931 | 8,408   | 612 540 | 40,683   | 65,026  | 1,000           | 1,176,449         | 50,092                  | 4.22 %                  | 60,950      | 30,722      | 0                | (19,864)-13%         | 121,899             | 121,899     | 0             | end of 11 |
| 2                | 41,047   | end of 12      | 00   | 400,057 | 0,2/3   | 613,540 | 41,047   | 66,627  | 1,000           | 1,104,023         | 50,920                  | 4.33 %                  | 62,109      | 31,490      | 0                | (20,241)-14%         | 124,337             | 124,337     | 0             | end of 12 |
|                  | 42,007   | end of 14      | 00   | 492,404 | 9.257   | 560,000 | 42,007   | 69 202  | 1,000           | 1,131,490         | 52 509                  | 4.45 %                  | 64 690      | 32,277      |                  | (21,002)-14%         | 120,024             | 120,024     | 0             | end of 14 |
| 3                | 44,178   | end of 15      | 80   | 505 525 | 8 3 2 3 | 545 668 | 44,241   | 70.024  | 1,000           | 1 121 217         | 53 502                  | 4.37 %                  | 65.974      | 33,004      |                  | (21,002)-14%         | 131 948             | 131 948     |               | end of 15 |
| 7.               | 44,170   | and of 16      | 90   | 512.078 | 8,612   | 520.040 | 44,170   | 71,924  | 1,000           | 1 103 943         | 54 330                  | 4.71 %                  | 67.203      | 34 759      | 0                | (21,405)-14%         | 134 597             | 124 597     | 0             | end of 16 |
|                  | 45.221   | end of 17      | 91   | 518,480 | 8,960   | 493.020 | 45,221   | 73.697  | 1,000           | 1.085.198         | 55,181                  | 5.00 %                  | 68,639      | 35.628      | 0                | (22,170)-13%         | 137,279             | 137,278     | 0             | end of 17 |
|                  | 45.650   | end of 18      | 92   | 524.664 | 9.371   | 464.626 | 45.650   | 75.645  | 1.000           | 1.064.935         | 56.021                  | 5.16 %                  | 70.012      | 36.519      | 0                | (22.528)-13%         | 140.024             | 140.024     | 0             | end of 18 |
|                  | 46.003   | end of 19      | 93   | 530,548 | 9,855   | 434.885 | 46.003   | 77.671  | 1.000           | 1.043.105         | 56,857                  | 5.34 %                  | 71,412      | 37,432      | 0                | (22.877)-13%         | 142.825             | 142.825     | 0             | end of 19 |
|                  | 45.777   | end of 20      | 94   | 535.663 | 10.801  | 404.329 | 45,777   | 79,778  | 1.000           | 1.019.770         | 57.579                  | 5.52 %                  | 72.841      | 38.368      | Ő                | (23,106)-13%         | 145.681             | 145.681     | 0             | end of 20 |
|                  |  |                |      |         | 257,358 |         | 789,581  |         | 20,000          |                   | 1,066,939               |                         | 1,214,868   | 613,072     | (36,000)         | (429,143)            | 2,429,736           | 2,429,736   | 0             |           |

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.