

Step 2: Edit: Click on the green Edit button under the Structured Income Planning heading.

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Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Year	John	IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Year				
		Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account				Income	Wages	SS	Employer Match		Approx Income Tax	After Tax Income		
55	5.00%	50,000	3.00%	200,000	3.00%	50,000	0.00%	7.25%	400,000	5.00%	400,000	950,000	950,000	2.60%	2.60%	2.60%	2.60%	100,000	0	3,000	(12,789)-13%	64,211	end of 1
56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.74%	102,600	0	3,078	(13,065)-13%	66,457	end of 2			
57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47%	105,268	0	3,158	(13,463)-13%	68,647	end of 3			
58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35%	108,005	0	3,240	(13,874)-13%	70,891	end of 4			
59	108,019	(8,000)	265,338	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24%	110,813	0	3,324	(14,296)-13%	73,193	end of 5			
60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13%	113,694	0	3,411	(14,730)-13%	75,553	end of 6			
61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03%	116,650	0	3,499	(15,177)-13%	77,974	end of 7			
62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94%	119,683	0	3,590	(15,636)-14%	80,457	end of 8			
63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85%	122,795	0	3,684	(16,109)-14%	83,001	end of 9			
64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77%	125,987	0	3,780	(16,595)-14%	85,612	end of 10			
65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69%	129,263	0	3,878	(16,580)-13%	88,805	end of 11			
66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04%	132,624	0	3,979	(23,548)-15%	113,790	end of 12			
67	227,986	(8,000)	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60%	0	27,287	0	0	(1,854)-3%	54,127	end of 13		
68	239,386	(8,000)	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57%	0	27,996	0	0	(1,835)-3%	54,855	end of 14		
69	251,355	(8,000)	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53%	0	28,724	0	0	(1,815)-3%	55,603	end of 15		
70	263,922	(8,000)	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50%	0	29,471	0	0	(1,794)-3%	56,371	end of 16		
71	277,119	(8,000)	443,671	0	181,357	0	77,837	0	28,694	1,038,639	0	2,018,679	28,694	1.46%	0	30,237	0	0	(1,774)-3%	57,157	end of 17		
72	290,975	(8,000)	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42%	0	31,024	0	0	(1,754)-3%	57,963	end of 18		
73	305,323	(8,000)	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38%	0	31,830	0	0	(1,733)-3%	58,791	end of 19		
74	320,799	(8,000)	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35%	0	32,658	0	0	(1,719)-3%	59,633	end of 20		
75	336,839	(8,000)	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19%	0	33,507	0	0	(5,767)-7%	76,141	end of 21		
76	353,681	(8,000)	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14%	0	34,378	0	0	(5,854)-7%	77,456	end of 22		
77	371,365	(8,000)	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09%	0	35,272	0	0	(5,933)-7%	78,723	end of 23		
78	389,934	(8,000)	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04%	0	36,189	0	0	(6,025)-7%	80,100	end of 24		
79	409,430	(8,000)	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99%	0	37,130	0	0	(6,120)-7%	81,509	end of 25		
80	429,902	(8,000)	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95%	0	38,095	0	0	(6,218)-7%	82,952	end of 26		
81	451,397	(8,000)	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90%	0	39,086	0	0	(6,303)-7%	84,226	end of 27		
82	473,967	(8,000)	423,296	23,445	251,040	0	0	0	28,694	1,776,820	0	2,924,822	52,139	1.85%	0	40,102	0	0	(6,405)-7%	85,836	end of 28		
83	497,665	(8,000)	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80%	0	41,145	0	0	(6,494)-7%	87,259	end of 29		
84	522,548	(8,000)	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76%	0	42,214	0	0	(6,601)-7%	88,836	end of 30		
85	548,676	(8,000)	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71%	0	43,312	0	0	(6,692)-7%	90,308	end of 31		
86	576,109	(8,000)	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66%	0	44,438	0	0	(6,783)-7%	91,804	end of 32		
87	604,915	(8,000)	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61%	0	45,594	0	0	(6,875)-7%	93,220	end of 33		
88	634,160	(8,000)	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56%	0	46,779	0	0	(6,945)-7%	94,685	end of 34		
89	666,918	(8,000)	326,650	26,585	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51%	0	47,995	0	0	(7,037)-7%	96,237	end of 35		
90	700,264	(8,000)	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46%	0	49,243	0	0	(7,103)-7%	97,608	end of 36		
		(96,000)	293,434	(72,000)	717,345	(72,000)	717,345	(72,000)	717,345	(72,000)	717,345	717,345	717,345	54,688	1.46%	1,387,380	893,707	41,621	(303,295)	2,790,192			

Step 3: Manage: Click on the green Manage button within the IRA Income column.

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Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Year	John	IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Year				
		Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account				Income	Wages	SS	Employer Match		Approx Income Tax	After Tax Income		
55	5.00%	50,000	3.00%	200,000	3.00%	50,000	0.00%	7.25%	400,000	5.00%	400,000	950,000	950,000	2.60%	2.60%	2.60%	2.60%	100,000	0	3,000	(12,789)-13%	64,211	end of 1
56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60%	102,600	0	3,078	(13,065)-13%	66,457	end of 2			
57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47%	105,268	0	3,158	(13,463)-13%	68,647	end of 3			
58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35%	108,005	0	3,240	(13,874)-13%	70,891	end of 4			
59	108,019	(8,000)	265,338	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24%	110,813	0	3,324	(14,296)-13%	73,193	end of 5			
60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13%	113,694	0	3,411	(14,730)-13%	75,553	end of 6			
61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03%	116,650	0	3,499	(15,177)-13%	77,974	end of 7			
62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(6,000)	1,476,824	(27,180)	-1.94%	119,683	0	3,590	(15,636)-14%	80,457	end of 8			
63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85%	122,795	0	3,684	(16,109)-14%	83,001	end of 9			
64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77%	125,987	0	3,780	(16,595)-14%	85,612	end of 10			
65	199,171	(8,000)	363,841	(7,756)																			

Step 4: Tax Calculation Option: Since this is an IRA, all distributions are taxed as income. The tax calculation option should be set as Tax Income Distributions (Qualified).

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

- Account name:** IRA
- Initial account balance:** \$50,000
- Hypothetical return:** 5.0%
- Bonus:** 0.0%
- Optional:** Account description, Account company, Other (empty fields)
- Tax calculation option:** Tax Income Distributions (Qualified) (highlighted with a red box and arrow)
- Add money later - deferred account:** 0
- Asset plan allocation:** Aggressive - max 10.0%
- Risk level:** Aggressive
- Account owner:** John
- Account type:** Roth
- Add an income rider:** Based on John's age
- Number of months of payout in first year:** 12.0
- Structured Income Type:** Income Riders, Liquidate or annuitize, Withdrawals, Calculated Plan Withdrawals, Annual Savings
- ADD INCOME:** Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years
- Income Data:** Table with columns Year, Income, Variable

Year	Income	Variable
1	savings	8,000
2	savings	8,000
3	savings	8,000
4	savings	8,000
5	savings	8,000
6	savings	8,000
7	savings	8,000
8	savings	8,000
9	savings	8,000
10	savings	8,000
11	savings	8,000
12	savings	8,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 5: Save: Click on the green Save button under the Manage Account heading.

The screenshot shows the 'Manage Account' interface with the 'Save' button highlighted by a red arrow. The form content is identical to the previous screenshot, showing the account details and structured income type options.

Step 6: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
 INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 11/03/2025

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Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Year	John	Accounts						Incomes										Year		
		IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match		Approx Income Tax	After Tax Income
net return	Account	Income	Account	Income	Account	Income	Account	Inc Rider	Income	Account	Income	Accounts Total	Subtotal of account incomes		Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate		
55	50,000		200,000		50,000		250,000	7.25 %		400,000		950,000	950,000							
55	5.00 %		3.00 %		3.00 %		0.00 %		5.00 %											
56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000		287,564	453,300	(6,000)	1,064,566	(26,156)	-2.47 %	102,600	0	3,078	(12,789)-13%	64,211	
57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000		308,412	481,965	(6,000)	1,125,815	(26,316)	-2.35 %	105,268	0	3,158	(13,463)-13%	68,647	
58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000		330,772	512,063	(6,000)	1,199,871	(26,480)	-2.24 %	108,005	0	3,240	(14,296)-13%	73,193	
59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000		354,753	543,666	(6,000)	1,256,862	(26,648)	-2.13 %	110,913	0	3,324	(15,177)-13%	77,974	
60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000		380,473	576,850	(6,000)	1,326,923	(26,822)	-1.94 %	113,694	0	3,411	(16,109)-14%	83,001	
61	135,491	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000		408,057	611,692	(6,000)	1,400,194	(26,998)	-1.77 %	116,650	0	3,499	(16,558)-14%	88,805	
62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000		437,641	648,277	(6,000)	1,476,824	(27,180)	-1.69 %	119,683	0	3,578	(16,550)-13%	94,685	
63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000		469,370	686,690	(6,000)	1,556,967	(27,368)	-1.69 %	122,795	0	3,658	(16,550)-13%	100,810	
64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000		503,400	727,025	(6,000)	1,640,786	(27,560)	-1.69 %	125,987	0	3,739	(16,550)-13%	107,209	
65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000		503,400	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,821	(16,550)-13%	113,990	
66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	221,306		28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,909	(23,548)-15%	113,990	
67	227,986	0	394,196	0	161,133	0	192,612		28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)-3%	54,127	
68	239,386	0	406,022	0	165,967	0	163,919		28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)-3%	54,855	
69	251,355	0	418,202	0	170,946	0	135,225		28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)-3%	55,603	
70	263,922	0	430,748	0	176,075	0	106,531		28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)-3%	56,371	
71	277,119	0	443,671	0	181,357	0	77,837		28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)-3%	57,157	
72	290,975	0	456,981	0	186,798	0	49,144		28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)-3%	57,963	
73	305,523	0	470,690	0	192,402	0	20,450		28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)-3%	58,791	
74	320,799	0	484,811	0	198,174	0	0		28,694	1,202,819	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)-3%	59,633	
75	336,639	0	499,468	19,708	204,119	0	0		28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(5,767)-7%	76,141	
76	353,681	0	473,799	20,238	210,242	0	0		28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(5,854)-7%	77,456	
77	371,365	0	467,323	20,690	216,550	0	0		28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(5,933)-7%	78,723	
78	389,934	0	460,100	21,242	223,046	0	0		28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(6,025)-7%	80,100	
79	409,430	0	452,068	21,806	229,738	0	0		28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(6,120)-7%	81,509	
80	429,902	0	443,280	22,381	236,630	0	0		28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(6,218)-7%	82,952	
81	451,397	0	433,728	22,849	243,729	0	0		28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(6,303)-7%	84,326	
82	473,967	0	423,296	23,445	251,040	0	0		28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(6,405)-7%	85,836	
83	497,665	0	412,079	23,915	258,572	0	0		28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(6,494)-7%	87,259	
84	522,548	0	399,913	24,529	266,329	0	0		28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(6,601)-7%	88,836	
85	548,676	0	386,916	24,995	274,319	0	0		28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(6,692)-7%	90,308	
86	576,109	0	373,068	25,455	282,548	0	0		28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(6,783)-7%	91,804	
87	604,915	0	358,353	25,908	291,025	0	0		28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(6,875)-7%	93,320	
88	635,160	0	342,946	26,157	299,755	0	0		28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(6,945)-7%	94,685	
89	666,918	0	326,650	26,385	308,748	0	0		28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(7,037)-7%	96,237	
90	700,264	0	309,675	26,775	318,010	0	0		28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(7,103)-7%	97,608	
		(96,000)	293,434		(72,000)		(72,000)		717,345			(72,000)	720,779		1,387,380	893,707	41,621	(18,553)	2,790,192	

Step 7: Manage: Click on the green Manage button within the ROTH 401(k) Income column.

Step 11: Manage: Click on the green Manage button within the HYSA (High Yield Savings Account) Income column.

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Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Planning Horizon: 36 years

Year	John	IRA		ROTH 401(k)		HYSA		Annuity		BA		Incomes										
		Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year		
net return	55	5.00 %	3.00 %	3.00 %	3.00 %	0.00 %	7.25 %	5.00 %				950,000										
initial amount	55	50,000	200,000	200,000	50,000	250,000	250,000	400,000				950,000										
bonus % w/ bonus	55	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %				0										
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(6,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(14,109)	14%	62,891	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,156)	250,000	287,564	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,419)	14%	65,103	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,316)	250,000	308,412	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(14,853)	14%	67,257	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,480)	250,000	330,772	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,299)	14%	69,466	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,648)	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(15,758)	14%	71,731	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,822)	250,000	380,473	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,231)	14%	74,052	end of 6
end of 7	61	135,491	(8,000)	295,543	(6,998)	107,468	(6,998)	250,000	408,057	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(16,716)	14%	76,435	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,993	(7,180)	250,000	437,641	0	648,277	(6,000)	1,476,524	(27,180)	-1.94 %	119,683	0	3,590	(17,216)	14%	78,877	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(7,368)	250,000	469,370	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(17,730)	14%	81,380	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(7,560)	250,000	503,400	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(18,258)	14%	83,949	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(7,756)	250,000	503,400	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(18,286)	14%	87,099	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(7,958)	221,306	0	28,694	813,845	(6,000)	1,791,435	736	0.04 %	132,624	0	3,979	(25,458)	15%	111,880	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(1,854)	-3%	54,127	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(1,835)	-3%	54,855	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(1,815)	-3%	55,603	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(1,794)	-3%	56,371	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,695	0	2,018,679	28,694	1.46 %	0	30,237	0	(1,774)	-3%	57,157	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(1,754)	-3%	57,963	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(1,733)	-3%	58,791	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(1,719)	-3%	59,633	end of 20
end of 21	75	336,839	0	473,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(1,708)	-3%	60,200	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(1,696)	-3%	61,614	end of 22
end of 23	77	371,365	0	467,323	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(1,685)	-3%	62,971	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(1,673)	-3%	64,432	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(1,662)	-3%	65,967	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(1,651)	-3%	67,519	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(1,639)	-2%	68,990	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(1,628)	-2%	70,613	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,669	1.80 %	0	41,145	0	(1,617)	-2%	72,136	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(1,606)	-2%	73,831	end of 30
end of 31	85	548,676	0	386,916	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(1,596)	-2%	75,404	end of 31
end of 32	86	576,109	0	373,088	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(1,585)	-2%	77,002	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(1,575)	-2%	78,620	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,389,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(1,564)	-2%	100,066	end of 34
end of 35	89	666,918	0	326,650	26,385	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(1,554)	-2%	101,720	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(1,544)	-2%	103,167	end of 36

Step 12: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select Tax Growth Only (NQ Interest) since this is a High Yield Savings Account. The growth in this account each year will be taxed as taxable interest.

Manage Account

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


Account name: HYSA

Initial account balance: \$50,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Account company, Other

Tax calculation option: Tax Income Distributions (Qualified) 

Add money later - deferred account: 0

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner: John

Account type: NQ

Add an income rider: Based on John's age Client's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type: Income Riders, Liquidate or annuitize, Withdrawals, Calculated Plan Withdrawals, Annual Savings

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

Income Data: Year, Income, Variable

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7	savings	6,000
8	savings	6,000
9	savings	6,000
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 13: Save: Click on the green Save button under the Manage Account heading.

Manage Account

Account name:

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation:

Risk level:

Account owner:

Account type:

Add an income rider

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

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data		
Year	Income	Variable
<input type="checkbox"/> 1	savings	6,000
<input type="checkbox"/> 2	savings	6,000
<input type="checkbox"/> 3	savings	6,000
<input type="checkbox"/> 4	savings	6,000
<input type="checkbox"/> 5	savings	6,000
<input type="checkbox"/> 6	savings	6,000
<input type="checkbox"/> 7	savings	6,000
<input type="checkbox"/> 8	savings	6,000
<input type="checkbox"/> 9	savings	6,000
<input type="checkbox"/> 10	savings	6,000
<input type="checkbox"/> 11	savings	6,000
<input type="checkbox"/> 12	savings	6,000
<input type="checkbox"/> 13		
<input type="checkbox"/> 14		
<input type="checkbox"/> 15		
<input type="checkbox"/> 16		
<input type="checkbox"/> 17		
<input type="checkbox"/> 18		
<input type="checkbox"/> 19		
<input type="checkbox"/> 20		
<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

Step 14: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

Structured Income Planning

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

Scenario Tax Calculation Options for Accounts

Planning Horizon		Accounts												Incomes							Year	
Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %	3.00 %	3.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	950,000	Subtotal of account incomes		2.60 %	2.60 %	3.00 %	14.439%		
initial amount	55	50,000	200,000	John IRA	50,000	250,000	7.25 %	5,000	400,000	950,000	0	0	0	950,000	950,000		100,000	0	3,000	(14,439)%	62,561	end of 1
bonus % w/bonus	55	50,000	200,000	John inc	50,000	250,000	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0		100,000	0	3,000	(14,439)%	62,561	end of 1
end of 1	55	60,500	212,000	6,000	57,500	250,000	268,125	0	426,000	1,006,000	6,000	1,006,000	26,000	26,000	-2.74 %	100,000	0	3,000	(14,439)%	62,561	end of 1	
end of 2	56	71,525	224,516	6,156	65,225	250,000	287,564	0	453,300	1,064,566	6,156	1,064,566	26,156	26,156	-2.60 %	102,600	0	3,078	(14,798)%	64,724	end of 2	
end of 3	57	83,101	237,567	6,316	73,182	250,000	308,412	0	481,965	1,125,815	6,316	1,125,815	26,316	26,316	-2.47 %	105,268	0	3,158	(15,283)%	66,827	end of 3	
end of 4	58	95,256	251,174	6,480	81,377	250,000	330,772	0	512,063	1,189,871	6,480	1,189,871	26,480	26,480	-2.35 %	108,005	0	3,240	(15,782)%	68,983	end of 4	
end of 5	59	108,019	265,358	6,648	89,819	250,000	354,753	0	546,666	1,256,862	6,648	1,256,862	26,648	26,648	-2.24 %	110,813	0	3,324	(16,295)%	71,194	end of 5	
end of 6	60	121,420	280,140	6,822	98,513	250,000	380,473	0	576,850	1,326,923	6,822	1,326,923	26,822	26,822	-2.13 %	113,694	0	3,411	(16,823)%	73,460	end of 6	
end of 7	61	135,491	295,543	6,998	107,468	250,000	408,057	0	611,692	1,400,194	6,998	1,400,194	26,998	26,998	-2.03 %	116,650	0	3,499	(17,366)%	75,785	end of 7	
end of 8	62	150,266	311,589	7,180	116,693	250,000	437,641	0	648,277	1,476,824	7,180	1,476,824	27,180	27,180	-1.94 %	119,683	0	3,590	(17,925)%	78,168	end of 8	
end of 9	63	165,779	328,305	7,368	126,193	250,000	469,370	0	686,690	1,556,967	7,368	1,556,967	27,368	27,368	-1.85 %	122,795	0	3,684	(18,500)%	80,610	end of 9	
end of 10	64	182,068	345,714	7,560	135,979	250,000	503,400	0	727,025	1,640,786	7,560	1,640,786	27,560	27,560	-1.77 %	125,987	0	3,780	(19,091)%	83,116	end of 10	
end of 11	65	199,171	363,841	7,756	146,058	250,000	530,400	0	769,376	1,728,447	7,756	1,728,447	27,756	27,756	-1.69 %	129,263	0	3,878	(19,184)%	86,201	end of 11	
end of 12	66	217,130	382,714	7,958	156,440	250,000	560,857	0	813,845	1,819,435	7,958	1,819,435	27,958	27,958	-1.62 %	132,624	0	3,979	(20,510)%	88,828	end of 12	
end of 13	67	227,986	394,196	0	161,133	0	192,612	0	864,537	1,917,855	0	1,917,855	28,694	28,694	1.53 %	0	27,287	0	3,078	(2,960)%	53,085	end of 13
end of 14	68	239,386	406,022	0	165,967	0	163,919	0	897,264	1,872,557	0	1,872,557	28,694	28,694	1.57 %	0	27,996	0	3,158	(2,908)%	53,782	end of 14
end of 15	69	251,355	418,202	0	170,946	0	135,225	0	942,127	1,917,855	0	1,917,855	28,694	28,694	1.53 %	0	28,724	0	3,240	(2,920)%	54,498	end of 15
end of 16	70	263,922	430,748	0	176,075	0	106,531	0	989,233	1,966,510	0	1,966,510	28,694	28,694	1.50 %	0	29,471	0	3,307	(2,933)%	55,232	end of 16
end of 17	71	277,119	443,671	0	181,357	0	77,837	0	1,038,695	2,018,679	0	2,018,679	28,694	28,694	1.46 %	0	30,237	0	3,378	(2,947)%	55,984	end of 17
end of 18	72	290,975	456,981	0	186,798	0	49,144	0	1,090,630	2,074,526	0	2,074,526	28,694	28,694	1.42 %	0	31,024	0	3,451	(2,961)%	56,756	end of 18
end of 19	73	305,523	470,690	0	192,402	0	20,450	0	1,145,161	2,134,226	0	2,134,226	28,694	28,694	1.38 %	0	31,830	0	3,527	(2,977)%	57,547	end of 19
end of 20	74	320,799	484,811	0	198,174	0	0	0	1,202,419	2,206,203	0	2,206,203	28,694	28,694	1.35 %	0	32,658	0	3,600	(2,994)%	58,358	end of 20
end of 21	75	336,839	499,648	0	204,119	0	0	0	1,262,540	2,283,146	0	2,283,146	28,694	28,694	1.32 %	0	33,507	0	3,678	(3,012)%	59,194	end of 21
end of 22	76	353,681	515,799	0	210,242	0	0	0	1,325,667	2,363,389	0	2,363,389	28,694	28,694	1.29 %	0	34,378	0	3,759	(3,031)%	60,079	end of 22
end of 23	77	371,365	533,238	0	216,930	0	0	0	1,391,950	2,447,188	0	2,447,188	28,694	28,694	1.26 %	0	35,272	0	3,843	(3,050)%	61,006	end of 23
end of 24	78	389,934	551,934	0	223,946	0	0	0	1,461,547	2,534,628	0	2,534,628	28,694	28,694	1.24 %	0	36,189	0	3,930	(3,072)%	62,053	end of 24
end of 25	79	409,430	571,806	0	229,738	0	0	0	1,534,625	2,625,890	0	2,625,890	28,694	28,694	1.22 %	0	37,130	0	4,019	(3,094)%	63,235	end of 25
end of 26	80	429,902	592,880	0	236,630	0	0	0	1,611,356	2,721,167	0	2,721,167	28,694	28,694	1.19 %	0	38,095	0	4,109	(3,118)%	64,552	end of 26
end of 27	81	451,397	615,193	0	243,729	0	0	0	1,691,924	2,820,778	0	2,820,778	28,694	28,694	1.17 %	0	39,086	0	4,201	(3,142)%	66,011	end of 27
end of 28	82	473,967	638,916	0	251,040	0	0	0	1,776,200	2,924,822	0	2,924,822	28,694	28,694	1.15 %	0	40,102	0	4,295	(3,169)%	67,617	end of 28
end of 29	83	497,665	663,238	0	258,542	0	0	0	1,864,346	3,033,662	0	3,033,662	28,694	28,694	1.13 %	0	41,145	0	4,391	(3,196)%	69,357	end of 29
end of 30	84	522,548	688,196	0	266,229	0	0	0	1,956,613	3,147,403	0	3,147,403	28,694	28,694	1.11 %	0	42,214	0	4,489	(3,225)%	71,232	end of 30
end of 31	85	548,676	713,806	0	274,119	0	0	0	2,054,543	3,266,454	0	3,266,454	28,694	28,694	1.09 %	0	43,312	0	4,589	(3,256)%	73,344	end of 31
end of 32	86	576,109	740,808	0	282,245	0	0	0	2,159,370	3,391,096	0	3,391,096	28,694	28,694	1.07 %	0	44,438	0	4,691	(3,288)%	75,599	end of 32
end of 33	87	604,915	769,346	0	290,602	0	0	0	2,267,339	3,521,631	0	3,521,631	28,694	28,694	1.05 %	0	45,594	0	4,797	(3,322)%	78,006	end of 33
end of 34	88	635,160	799,446	0	299,255	0	0	0	2,389,706	3,658,568	0	3,658,568	28,694	28,694	1.03 %	0	46,779	0	4,905	(3,357)%	80,673	end of 34
end of 35	89	666,918	830,196	0	308,308	0	0	0	2,529,744	3,802,057	0	3,802,057	28,694	28,694	1.01 %	0	47,995	0	5,015	(3,394)%	83,510	end of 35
end of 36	90	700,264	871,714	0	318,010	0	0	0	2,674,728	3,952,677	0	3,952,677	28,694	28,694	1.00 %	0	49,243	0	5,126	(3,433)%	86,611	end of 36
		(96,000)	293,434		(72,000)		717,345		(72,000)	770,779		770,779		1,387,380	893,707	41,621	(286,691)		2,806,796			

Step 15: Manage: Click on the green Manage button within the Annuity Income column.

Doe, John

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Structured Income Planning

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

Scenario Tax Calculation Options for Accounts

Planning Horizon		Accounts												Incomes							Year	
Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
net return	55	5.00 %	3.00 %	3.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	950,000	Subtotal of account incomes		2.60 %	2.60 %	3.00 %	14.439%		
initial amount	55	50,000	200,000	John IRA	50,000	250,000	7.25 %	5,000	400,000	950,000	0	0	0	950,000	950,000		100,000	0	3,000	(14,439)%	62,561	end of 1
bonus % w/bonus	55	50,000	200,000	John inc	50,000	250,000	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0		100,000	0	3,000	(14,439)%	62,561	end of 1
end of 1	55	60,500	212,000	6,000	57,500	250,000	268,125	0	426,000	1,006,000	6,000	1,006,000	26,000	26,000	-2.74 %	100,000	0	3,000	(14,439			

Step 16: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation text box and select NQ Annuity Distribution since this is an Annuity account.

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

- Account name:** Annuity
- Initial account balance:** \$250,000
- Hypothetical return:** 0.0%
- Bonus:** 0.0%
- Tax calculation option:** Tax Income Distributions (Qualified) (indicated by an orange arrow)
- Structured Income Type:** Income Riders, Liquidate or annuitize, Withdrawals, Calculated Plan Withdrawals, Annual Savings.
- ADD INCOME:** Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years.
- Income Data Table:**

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

Step 17: Save: Click on the green Save button under the Manage Account heading.

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

- Save button:** Highlighted in green.
- Tax calculation option:** NQ Annuity Distributions
- Structured Income Type:** Income Riders, Liquidate or annuitize, Withdrawals, Calculated Plan Withdrawals, Annual Savings.
- ADD INCOME:** Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years.
- Income Data Table:**

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12	rider	client1
13	rider	client1
14	rider	client1
15	rider	client1
16	rider	client1
17	rider	client1
18	rider	client1
19	rider	client1
20	rider	client1
21	rider	client1
22	rider	client1
23	rider	client1
24	rider	client1

Step 18: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

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Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Year	John	Accounts						Incomes										Year	
		IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match		Approx Income Tax
net return	55	5.00 %	3.00 %	3.00 %	0.00 %	7.25 %	5.00 %	0.00 %	0.00 %	400,000	950,000	Subtotal of account incomes	2.74 %	100,000	0	3,078	(14,439)	62,561	
initial amount	55	50,000	200,000	John IRA	50,000	250,000	0	453,300	(6,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,799)	64,724		
bonus % w/ bonus	55	0.00 %	0.00 %	John inc	0.00 %	0.00 %	0	481,965	(6,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(15,283)	66,827		
end of 1	56	60,500	212,000	Manage	50,000	250,000	288,125	0	512,063	(6,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,782)	68,983	
end of 2	57	71,525	224,516	Manage	50,000	250,000	354,753	0	543,666	(6,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(16,295)	71,194	
end of 3	58	83,101	237,567	Manage	50,000	250,000	421,125	0	576,850	(6,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,823)	73,460	
end of 4	59	95,256	251,174	Manage	50,000	250,000	488,625	0	611,692	(6,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(17,366)	75,785	
end of 5	60	108,019	265,358	Manage	50,000	250,000	556,125	0	648,277	(6,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(17,925)	78,168	
end of 6	61	121,420	280,140	Manage	50,000	250,000	624,625	0	686,690	(6,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(18,500)	80,610	
end of 7	62	135,491	295,543	Manage	50,000	250,000	691,125	0	727,025	(6,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(19,091)	83,116	
end of 8	63	150,266	311,589	Manage	50,000	250,000	754,625	0	769,376	(6,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(19,684)	85,201	
end of 9	64	165,779	328,305	Manage	50,000	250,000	817,125	0	813,845	(6,000)	1,820,155	(27,956)	-1.61 %	132,624	0	3,979	(20,280)	87,279	
end of 10	65	182,068	345,714	Manage	50,000	250,000	873,625	0	854,537	(6,000)	1,915,455	(28,160)	-1.53 %	136,063	0	4,083	(20,882)	89,350	
end of 11	66	199,171	363,841	Manage	50,000	250,000	929,125	0	892,127	(6,000)	2,014,155	(28,370)	-1.46 %	139,579	0	4,190	(21,489)	91,415	
end of 12	67	217,130	382,714	Manage	50,000	250,000	983,625	0	927,716	(6,000)	2,116,155	(28,584)	-1.39 %	143,172	0	4,300	(22,100)	93,475	
end of 13	68	235,986	402,302	Manage	50,000	250,000	1,038,125	0	960,313	(6,000)	2,221,155	(28,802)	-1.32 %	146,843	0	4,412	(22,716)	95,529	
end of 14	69	255,785	422,622	Manage	50,000	250,000	1,091,625	0	991,916	(6,000)	2,328,155	(29,024)	-1.26 %	150,592	0	4,526	(23,337)	97,582	
end of 15	70	276,572	443,292	Manage	50,000	250,000	1,144,125	0	1,022,523	(6,000)	2,437,155	(29,250)	-1.20 %	154,419	0	4,642	(23,962)	99,625	
end of 16	71	298,399	464,321	Manage	50,000	250,000	1,195,625	0	1,053,136	(6,000)	2,548,155	(29,480)	-1.14 %	158,324	0	4,760	(24,591)	101,658	
end of 17	72	321,306	485,721	Manage	50,000	250,000	1,246,125	0	1,083,755	(6,000)	2,661,155	(29,714)	-1.08 %	162,307	0	4,880	(25,224)	103,681	
end of 18	73	345,333	507,492	Manage	50,000	250,000	1,295,625	0	1,113,884	(6,000)	2,776,155	(30,000)	-1.02 %	166,368	0	5,002	(25,861)	105,695	
end of 19	74	370,420	530,541	Manage	50,000	250,000	1,344,125	0	1,143,523	(6,000)	2,893,155	(30,338)	-0.96 %	170,507	0	5,126	(26,504)	107,700	
end of 20	75	396,607	554,878	Manage	50,000	250,000	1,391,625	0	1,172,672	(6,000)	3,012,155	(30,730)	-0.90 %	174,724	0	5,252	(27,151)	109,695	
end of 21	76	423,934	580,515	Manage	50,000	250,000	1,438,125	0	1,201,341	(6,000)	3,133,155	(31,176)	-0.84 %	179,019	0	5,380	(27,803)	111,680	
end of 22	77	452,441	607,464	Manage	50,000	250,000	1,484,625	0	1,230,030	(6,000)	3,256,155	(31,676)	-0.78 %	183,402	0	5,510	(28,461)	113,655	
end of 23	78	482,158	635,745	Manage	50,000	250,000	1,530,625	0	1,258,749	(6,000)	3,381,155	(32,220)	-0.72 %	187,873	0	5,642	(29,124)	115,620	
end of 24	79	513,125	665,378	Manage	50,000	250,000	1,576,625	0	1,287,498	(6,000)	3,508,155	(32,818)	-0.66 %	192,432	0	5,776	(29,791)	117,575	
end of 25	80	545,392	696,373	Manage	50,000	250,000	1,622,625	0	1,316,277	(6,000)	3,636,155	(33,460)	-0.60 %	197,079	0	5,912	(30,462)	119,520	
end of 26	81	578,999	728,740	Manage	50,000	250,000	1,668,625	0	1,345,086	(6,000)	3,765,155	(34,146)	-0.54 %	201,814	0	6,050	(31,137)	121,455	
end of 27	82	613,986	762,989	Manage	50,000	250,000	1,714,625	0	1,373,925	(6,000)	3,895,155	(34,876)	-0.48 %	206,637	0	6,190	(31,816)	123,380	
end of 28	83	650,403	800,230	Manage	50,000	250,000	1,760,625	0	1,402,794	(6,000)	4,026,155	(35,650)	-0.42 %	211,549	0	6,332	(32,498)	125,295	
end of 29	84	688,300	839,473	Manage	50,000	250,000	1,806,625	0	1,431,693	(6,000)	4,158,155	(36,468)	-0.36 %	216,550	0	6,476	(33,183)	127,200	
end of 30	85	727,727	880,728	Manage	50,000	250,000	1,852,625	0	1,460,622	(6,000)	4,291,155	(37,320)	-0.30 %	221,641	0	6,622	(33,871)	129,095	
end of 31	86	768,724	924,005	Manage	50,000	250,000	1,900,625	0	1,489,591	(6,000)	4,426,155	(38,216)	-0.24 %	226,812	0	6,770	(34,562)	130,970	
end of 32	87	810,341	969,314	Manage	50,000	250,000	1,950,625	0	1,518,600	(6,000)	4,563,155	(39,146)	-0.18 %	232,063	0	6,920	(35,255)	132,825	
end of 33	88	853,628	1,016,665	Manage	50,000	250,000	2,000,625	0	1,548,649	(6,000)	4,702,155	(40,110)	-0.12 %	237,494	0	7,072	(35,950)	134,660	
end of 34	89	900,215	1,066,068	Manage	50,000	250,000	2,050,625	0	1,579,728	(6,000)	4,843,155	(41,110)	-0.06 %	243,005	0	7,226	(36,647)	136,475	
end of 35	90	950,000	1,117,523	Manage	50,000	250,000	2,100,625	0	1,611,837	(6,000)	4,986,155	(42,144)	0.00 %	248,696	0	7,382	(37,346)	138,270	
end of 36	90	700,264	309,675	Manage	26,775	318,010	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(3,433)	101,278
		(96,000)	293,434		(72,000)		717,345		(72,000)	770,779		1,387,380	893,707	41,621	(286,691)		2,806,796		

Step 19: Manage: Click on the green Manage button within the BA (Brokerage Account) Income column.

Doe, John

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Structured Income Planning

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

Scenario Tax Calculation Options for Accounts

Year	John	IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Year		
		Account	Income	Account	Income	Account	Income	Account	Income	Account	Income				Wages	SS	Employer Match	Approx Income Tax		After Tax Income	
55	5.00 %	50,000	200,000	3.00 %	200,000	3.00 %	50,000	0.00 %	250,000	7.25 %	5.00 %	400,000	950,000	Subtotal of account incomes	950,000	2.60 %	2.60 %	2.60 %	2.60 %		
end of 1	55	60,500	(8,000)	212,000	(6,000)	57,500	(6,000)	250,000	268,125	0	426,000	(1,000)	1,006,000	(26,000)	-2.74 %	100,000	0	3,000	(14,439)-14%	62,561	end of 1
end of 2	56	71,525	(8,000)	224,516	(6,156)	65,225	(6,000)	250,000	287,564	0	453,300	(1,000)	1,064,566	(26,156)	-2.60 %	102,600	0	3,078	(14,798)-14%	64,724	end of 2
end of 3	57	83,101	(8,000)	237,567	(6,316)	73,182	(6,000)	250,000	308,412	0	481,965	(1,000)	1,125,815	(26,316)	-2.47 %	105,268	0	3,158	(15,283)-14%	66,827	end of 3
end of 4	58	95,256	(8,000)	251,174	(6,480)	81,377	(6,000)	250,000	330,772	0	512,063	(1,000)	1,189,871	(26,480)	-2.35 %	108,005	0	3,240	(15,762)-14%	68,963	end of 4
end of 5	59	108,019	(8,000)	265,358	(6,648)	89,819	(6,000)	250,000	354,753	0	543,666	(1,000)	1,256,862	(26,648)	-2.24 %	110,813	0	3,324	(16,295)-14%	71,194	end of 5
end of 6	60	121,420	(8,000)	280,140	(6,822)	98,513	(6,000)	250,000	380,473	0	576,850	(1,000)	1,326,923	(26,822)	-2.13 %	113,694	0	3,411	(16,823)-14%	73,600	end of 6
end of 7	61	135,941	(8,000)	295,543	(6,998)	107,468	(6,000)	250,000	408,057	0	611,692	(1,000)	1,400,194	(26,998)	-2.03 %	116,650	0	3,499	(17,366)-14%	75,785	end of 7
end of 8	62	150,266	(8,000)	311,589	(7,180)	116,693	(6,000)	250,000	437,641	0	648,277	(1,000)	1,476,824	(27,180)	-1.94 %	119,683	0	3,590	(17,925)-14%	78,168	end of 8
end of 9	63	165,779	(8,000)	328,305	(7,368)	126,193	(6,000)	250,000	469,370	0	686,690	(1,000)	1,556,967	(27,368)	-1.85 %	122,795	0	3,684	(18,500)-14%	80,610	end of 9
end of 10	64	182,068	(8,000)	345,714	(7,560)	135,979	(6,000)	250,000	503,400	0	727,825	(1,000)	1,640,786	(27,560)	-1.77 %	125,987	0	3,780	(19,091)-14%	83,116	end of 10
end of 11	65	199,171	(8,000)	363,841	(7,756)	146,058	(6,000)	250,000	503,400	0	769,376	(1,000)	1,728,447	(27,756)	-1.69 %	129,263	0	3,878	(19,184)-14%	86,201	end of 11
end of 12	66	217,130	(8,000)	382,714	(7,958)	156,440	(6,000)	250,000	503,400	0	813,845	(1,000)	1,813,435	(27,958)	-1.60 %	132,624	0	3,979	(26,510)-16%	110,828	end of 12
end of 13	67	227,986	0	394,196	0	161,133	0	192,612	0	28,694	854,537	0	1,830,465	28,694	1.60 %	0	27,287	0	(2,896)-5%	53,085	end of 13
end of 14	68	239,386	0	406,022	0	165,967	0	163,919	0	28,694	897,264	0	1,872,557	28,694	1.57 %	0	27,996	0	(2,908)-5%	53,782	end of 14
end of 15	69	251,355	0	418,202	0	170,946	0	135,225	0	28,694	942,127	0	1,917,855	28,694	1.53 %	0	28,724	0	(2,920)-5%	54,498	end of 15
end of 16	70	263,922	0	430,748	0	176,075	0	106,531	0	28,694	989,233	0	1,966,510	28,694	1.50 %	0	29,471	0	(2,933)-5%	55,232	end of 16
end of 17	71	277,119	0	443,671	0	181,357	0	77,837	0	28,694	1,038,693	0	2,018,679	28,694	1.46 %	0	30,237	0	(2,947)-5%	55,984	end of 17
end of 18	72	290,975	0	456,981	0	186,798	0	49,144	0	28,694	1,090,630	0	2,074,526	28,694	1.42 %	0	31,024	0	(2,961)-5%	56,756	end of 18
end of 19	73	305,523	0	470,690	0	192,402	0	20,450	0	28,694	1,145,161	0	2,134,226	28,694	1.38 %	0	31,830	0	(2,977)-5%	57,547	end of 19
end of 20	74	320,799	0	484,811	0	198,174	0	0	0	28,694	1,202,419	0	2,206,203	28,694	1.35 %	0	32,658	0	(2,994)-5%	58,358	end of 20
end of 21	75	336,839	0	479,648	19,708	204,119	0	0	0	28,694	1,262,540	0	2,283,146	48,402	2.19 %	0	33,507	0	(3,012)-4%	78,896	end of 21
end of 22	76	353,681	0	473,799	20,238	210,242	0	0	0	28,694	1,325,667	0	2,363,389	48,932	2.14 %	0	34,378	0	(3,031)-4%	80,279	end of 22
end of 23	77	371,365	0	467,223	20,690	216,550	0	0	0	28,694	1,391,950	0	2,447,188	49,384	2.09 %	0	35,272	0	(3,050)-4%	81,606	end of 23
end of 24	78	389,934	0	460,100	21,242	223,046	0	0	0	28,694	1,461,547	0	2,534,628	49,936	2.04 %	0	36,189	0	(3,072)-4%	83,053	end of 24
end of 25	79	409,430	0	452,098	21,806	229,738	0	0	0	28,694	1,534,625	0	2,625,890	50,499	1.99 %	0	37,130	0	(3,094)-4%	84,535	end of 25
end of 26	80	429,902	0	443,280	22,381	236,630	0	0	0	28,694	1,611,356	0	2,721,167	51,075	1.95 %	0	38,095	0	(3,118)-4%	86,052	end of 26
end of 27	81	451,397	0	433,728	22,849	243,729	0	0	0	28,694	1,691,924	0	2,820,778	51,543	1.90 %	0	39,086	0	(3,142)-4%	87,487	end of 27
end of 28	82	473,967	0	423,296	23,445	251,040	0	0	0	28,694	1,776,520	0	2,924,822	52,139	1.85 %	0	40,102	0	(3,169)-4%	89,072	end of 28
end of 29	83	497,665	0	412,079	23,915	258,572	0	0	0	28,694	1,865,346	0	3,033,662	52,609	1.80 %	0	41,145	0	(3,196)-4%	90,557	end of 29
end of 30	84	522,548	0	399,913	24,529	266,329	0	0	0	28,694	1,958,613	0	3,147,403	53,222	1.76 %	0	42,214	0	(3,225)-4%	92,212	end of 30
end of 31	85	548,676	0	385,616	24,995	274,319	0	0	0	28,694	2,056,543	0	3,266,454	53,688	1.71 %	0	43,312	0	(3,256)-4%	93,744	end of 31
end of 32	86	576,109	0	373,068	25,455	282,548	0	0	0	28,694	2,159,370	0	3,391,096	54,149	1.66 %	0	44,438	0	(3,288)-4%	95,299	end of 32
end of 33	87	604,915	0	358,353	25,908	291,025	0	0	0	28,694	2,267,339	0	3,521,631	54,601	1.61 %	0	45,594	0	(3,322)-4%	96,873	end of 33
end of 34	88	635,160	0	342,946	26,157	299,755	0	0	0	28,694	2,380,706	0	3,658,568	54,851	1.56 %	0	46,779	0	(3,357)-4%	98,273	end of 34
end of 35	89	666,918	0	326,650	26,385	308,748	0	0	0	28,694	2,499,741	0	3,802,057	55,279	1.51 %	0	47,995	0	(3,394)-4%	99,880	end of 35
end of 36	90	700,264	0	309,675	26,775	318,010	0	0	0	28,694	2,624,728	0	3,952,677	55,468	1.46 %	0	49,243	0	(3,433)-4%	101,278	end of 36

Step 20: Tax Calculation Option Dropdown Arrow: Select the dropdown arrow located in the Tax Calculation textbox and select NQ Investments-Dividends and Capital Gains since this is a Brokerage Account.

Manage Account

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

Account name BA

Initial account balance \$400,000

Hypothetical return 5.0 %


Bonus 0.0 %

Optional

Account description

Account company

Other

Tax calculation option Tax Income Distributions (Qualified) 

Add money later - deferred account

Years deferred 0

Asset plan allocation Moderately Aggressive - max 10.0% 


Risk level Moderately Aggressive

Account owner John

Account type NQ

Add an income rider

Based on John's age Client's age Joint

Select income rider 

Number of months of payout in first year 12.0

Enter manual payout

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

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate or annuitize

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

OR

Pick year(s) to remove

OR

Remove year to end of plan

OR

Reset all years

Income Data

Year	Income	Variable
1	savings	6,000
2	savings	6,000
3	savings	6,000
4	savings	6,000
5	savings	6,000
6	savings	6,000
7	savings	6,000
8	savings	6,000
9		

Step 21: NQ Investments-Dividends and Capital Gains: Three new textboxes should have automatically appeared on the screen: Starting Capital Gains, Average Annual Dividends, and Trading Style or Turnover.

Manage Account

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

Account name: BA

Initial account balance: \$400,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Starting Capital Gains:

Average Annual Dividends: 0.0 ←

Trading Style or Turnover: 0.0

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% Sel

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income Type	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
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30		
31		
32		
33		
34		

Step 22: Starting Capital Gains: SIPS allows you to model any starting unrealized capital gains in an account. For this hypothetical example the starting capital gains will be \$100,000.

Manage Account

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

Account name: BA

Initial account balance: \$400,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Starting Capital Gains: ←

Average Annual Dividends: 0.0

Trading Style or Turnover: 0.0

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% Sel

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income Type	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
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22		
23		
24		
25		
26		
27		
28		
29		
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34		

Step 23: Average Annual Dividends: For this hypothetical example the average annual dividends will be set at 2%. The total hypothetical return is 5%. SIPS automatically calculates tax liabilities for both withdrawals and the annual growth of your account. SIPS will assume 2% of the 5% annual growth is taxed as a dividend each year. The remaining 3% will be allocated as capital gains, which are the profits subject to tax when assets are sold.

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

- Account name:** BA
- Initial account balance:** \$400,000
- Hypothetical return:** 5.0%
- Bonus:** 0.0%
- Tax calculation option:** NQ Investments – Dividends and Cap Gai
- Starting Capital Gains:** 100,000
- Average Annual Dividends:** 0.0% (highlighted with a red box and arrow)
- Trading Style or Turnover:** 0.0
- Asset plan allocation:** Moderately Aggressive - max 10.0%
- Risk level:** Moderately Aggressive
- Account owner:** John
- Account type:** NQ
- Number of months of payout in first year:** 12.0

On the right side, there is a 'Structured Income Type' section with options for 'Income Riders', 'Liquidate or annuitize', and 'Withdrawals'. Below this is an 'ADD INCOME' section with buttons for 'Pick year(s)', 'Start year for rest of plan', 'Start year for X years', 'Pick year(s) to remove', and 'Remove year to end of plan'. At the bottom right is an 'Income Data' table:

Year	Category	Amount
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
32		
33		
34		

Step 24: Trading Style or Turnover: The remaining 3% of account growth each year will be attributed to capital gains. (5% total hypothetical return - 2% return attributed to dividends = 3% remaining account growth attributed to capital gains). You can model how frequently the account is traded by using the Trading Style or Turnover textbox. This allows you to adjust how much of the 3% remaining account growth attributed to capital gains should be treated as short-term or long-term capital gains each year.

Enter a number between 0 and 100 to indicate how frequently the account's assets are traded. A value of 0 means no trading, while 100 indicates a complete annual turnover (all assets sold and re-bought within a year). For this hypothetical example we will use 30%, since this is a managed account that undergoes periodic buying and selling to maintain its investment strategy or rebalance for dividends.

Manage Account

Account name: BA
 Initial account balance: \$400,000
 Hypothetical return: 5.0 %
 Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:

Tax calculation option
 Starting Capital Gains: 100,000
 Average Annual Dividends: 2
 Trading Style or Turnover: 0.0

Add money later - deferred account:
 Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0%

Risk level: Moderately Aggressive

Account owner: John
 Account type: NQ

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

Structured Income Type
Income Riders
 Start payout from income rider

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

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

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

Annual Savings
 Annual fixed savings

ADD INCOME

 OR

 OR

Income Data		
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
16		
17		
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32		
33		
34		

Step 25: Save: Click on the green Save button under the Manage Account heading.

Manage Account

Account name: BA
 Initial account balance: \$400,000
 Hypothetical return: 5.0 %
 Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:

Tax calculation option
 Starting Capital Gains: 100,000
 Average Annual Dividends: 2
 Trading Style or Turnover: 30

Add money later - deferred account:
 Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0%

Risk level: Moderately Aggressive

Account owner: John
 Account type: NQ

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

Structured Income Type
Income Riders
 Start payout from income rider

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

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

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

Annual Savings
 Annual fixed savings

ADD INCOME

 OR

 OR

Income Data		
10	savings	6,000
11	savings	6,000
12	savings	6,000
13		
14		
15		
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Step 26: Approx Income Tax: You will automatically be taken back to the Structured Income Planning Page. Note the amount and percentage changes (if applicable) in this column.

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 11/03/2025

Structured Income Planning

Scenario: Tax Calculation Options for Accounts

Year	John	IRA		ROTH 401(k)		HYSA		Annuity		BA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Approx Income Tax	After Tax Income	Year
		Account	Income	Account	Income	Account	Income	Account	Income	Account	Income									
net return	55	5.00 %		3.00 %		3.00 %		0.00 %	7.25 %		5.00 %									
initial amount		50,000		200,000		50,000		250,000		400,000		950,000								
w/bonus %		0.00 %		0.00 %		0.00 %		0.00 %		0.00 %		0.00 %								
end of 1	55	60,500 (8,000)	212,000 (6,000)	57,500 (6,000)	250,000 (6,000)	268,125 (6,000)	250,000 (6,000)	287,564 (6,000)	308,412 (6,000)	330,772 (6,000)	354,753 (6,000)	512,963 (6,000)	1,189,871 (26,480)	2.35 %	108,005	0	3,240 (20,767) 15%	63,598	63,598	end of 1
end of 2	56	71,525 (8,000)	224,516 (6,156)	65,225 (6,000)	250,000 (6,000)	308,412 (6,000)	250,000 (6,000)	330,772 (6,000)	354,753 (6,000)	384,057 (6,000)	408,057 (6,000)	578,850 (6,000)	1,326,923 (26,822)	-2.74 %	100,000	0	3,000 (21,159) 15%	55,841	55,841	end of 2
end of 3	57	83,101 (8,000)	237,567 (6,316)	73,182 (6,000)	250,000 (6,000)	330,772 (6,000)	250,000 (6,000)	354,753 (6,000)	384,057 (6,000)	408,057 (6,000)	432,057 (6,000)	606,990 (6,000)	1,556,967 (27,368)	-1.85 %	122,795	0	3,684 (23,634) 15%	75,476	75,476	end of 3
end of 4	58	95,256 (8,000)	251,174 (6,480)	81,777 (6,000)	250,000 (6,000)	354,753 (6,000)	250,000 (6,000)	384,057 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	686,990 (6,000)	1,728,447 (27,756)	-1.69 %	129,263	0	3,878 (24,794) 14%	80,591	80,591	end of 4
end of 5	59	108,019 (8,000)	265,358 (6,648)	89,819 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	769,376 (6,000)	1,917,855 (28,694)	1.50 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 5
end of 6	60	121,420 (8,000)	280,140 (6,822)	98,513 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	813,845 (6,000)	2,018,679 (28,694)	1.46 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 6
end of 7	61	135,491 (8,000)	295,543 (6,998)	107,468 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	854,537 (6,000)	2,180,100 (28,694)	1.60 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 7
end of 8	62	150,266 (8,000)	311,589 (7,180)	116,693 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	897,264 (6,000)	2,342,226 (28,694)	1.57 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 8
end of 9	63	165,779 (8,000)	328,305 (7,368)	126,193 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	942,127 (6,000)	2,504,628 (28,694)	1.53 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 9
end of 10	64	182,068 (8,000)	345,714 (7,560)	135,979 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	989,233 (6,000)	2,667,500 (28,694)	1.50 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 10
end of 11	65	199,171 (8,000)	363,841 (7,756)	146,058 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,038,695 (6,000)	2,831,146 (28,694)	1.46 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 11
end of 12	66	217,130 (8,000)	382,714 (7,958)	156,440 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,089,233 (6,000)	3,000,000 (28,694)	1.42 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 12
end of 13	67	227,986 (8,000)	399,196 (8,160)	161,133 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,141,547 (6,000)	3,169,628 (28,694)	1.38 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 13
end of 14	68	239,386 (8,000)	406,022 (8,362)	165,967 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,194,611 (6,000)	3,340,226 (28,694)	1.35 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 14
end of 15	69	251,355 (8,000)	418,202 (8,564)	170,946 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,248,127 (6,000)	3,515,855 (28,694)	1.31 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 15
end of 16	70	263,922 (8,000)	430,748 (8,766)	176,075 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,302,233 (6,000)	3,696,500 (28,694)	1.27 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 16
end of 17	71	277,119 (8,000)	443,671 (8,968)	181,357 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,357,233 (6,000)	3,882,226 (28,694)	1.23 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 17
end of 18	72	290,975 (8,000)	456,981 (9,170)	186,798 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,413,233 (6,000)	4,073,226 (28,694)	1.19 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 18
end of 19	73	305,523 (8,000)	470,690 (9,372)	192,402 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,469,233 (6,000)	4,268,226 (28,694)	1.15 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 19
end of 20	74	320,799 (8,000)	484,811 (9,574)	198,174 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,525,233 (6,000)	4,467,226 (28,694)	1.11 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 20
end of 21	75	336,839 (8,000)	499,481 (9,776)	203,946 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,581,233 (6,000)	4,669,226 (28,694)	1.07 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 21
end of 22	76	353,681 (8,000)	514,611 (9,978)	209,817 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,637,233 (6,000)	4,874,226 (28,694)	1.03 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 22
end of 23	77	371,365 (8,000)	530,341 (10,180)	215,688 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,693,233 (6,000)	5,082,226 (28,694)	0.99 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 23
end of 24	78	389,924 (8,000)	546,171 (10,382)	221,559 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,749,233 (6,000)	5,293,226 (28,694)	0.95 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 24
end of 25	79	409,430 (8,000)	562,101 (10,584)	227,430 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,805,233 (6,000)	5,507,226 (28,694)	0.91 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 25
end of 26	80	429,902 (8,000)	578,131 (10,786)	233,301 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,861,233 (6,000)	5,724,226 (28,694)	0.87 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 26
end of 27	81	451,397 (8,000)	594,261 (10,988)	239,172 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,917,233 (6,000)	5,943,226 (28,694)	0.83 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 27
end of 28	82	473,967 (8,000)	610,391 (11,190)	245,043 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	1,973,233 (6,000)	6,166,226 (28,694)	0.79 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 28
end of 29	83	497,665 (8,000)	626,521 (11,392)	250,914 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	2,029,233 (6,000)	6,393,226 (28,694)	0.75 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 29
end of 30	84	522,548 (8,000)	642,651 (11,594)	256,785 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	2,085,233 (6,000)	6,624,226 (28,694)	0.71 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 30
end of 31	85	548,676 (8,000)	658,781 (11,796)	262,656 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	2,141,233 (6,000)	6,859,226 (28,694)	0.67 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 31
end of 32	86	576,109 (8,000)	674,911 (11,998)	268,527 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	2,197,233 (6,000)	7,098,226 (28,694)	0.63 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of 32
end of 33	87	604,915 (8,000)	691,041 (12,200)	274,398 (6,000)	250,000 (6,000)	384,057 (6,000)	250,000 (6,000)	408,057 (6,000)	432,057 (6,000)	456,057 (6,000)	480,057 (6,000)	2,253,233 (6,000)	7,341,226 (28,694)	0.59 %	132,624	0	3,979 (25,698) 15%	111,640	111,640	end of