

Setting up an IRA to Roth IRA conversion in SIPS Advanced

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This article walks through how to model an IRA to Roth IRA conversion in SIPS Advanced for a client in the early years of retirement. First, we will point out the important numbers to track, replicate the scenario, model the IRA to Roth IRA conversion, and then compare the results. The goal of this strategy is to keep the client's effective tax rate near its working year level before the RMDs begin and reduce the RMD amounts so they more closely align with the client's after-tax income target. All steps begin from the Structured Income Planning landing page.

The hypothetical client that is used throughout this article is configured with the following parameters:

- Current age: 64
- Retirement age: 67
- Social Security start age: 70
- RMD start age: 75
- After-tax target income: \$85,000/year
- Inflation factor: 2%
- IRA-to-Roth transfers: \$100,000 in years 5 and 6; \$50,000 in years 7 through 11

Related Articles and Sections: [How to Model Roth Conversions in SIPS](#), [Edit or Add Scenarios](#), [Cash Flow and Tax Advisor](#)

Step 1: Approx Income Tax Column: Take note of the percentage amount for the effective tax rate for the years while working (16%). Our goal is to keep the effective tax rate around this number after they stop working and before they take out their RMDs.

Structured Income Planning

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[Add Inc-Tax](#)
[Add Target](#)
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Scenario: IRA Conversion to a ROTH IRA (Before)

Planning Horizon		Accounts				Incomes										
40 years		Taxable Brokerage Account		Tax Deferred IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	64	5.00 %	5.00 %	Jane IRA	2,000,000	Subtotal of account incomes			Manage	Manage	Manage		Manage	from total income to target	
REGULAR RMD	initial amount	64	750,000	1,250,000	Jane inc	2,000,000	2,000,000	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
across all accounts	Jane bonus % w/ bonus	64	750,000	1,250,000	Jane inc	2,000,000	2,000,000	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
	total RMD	64	750,000	1,250,000	Jane inc	2,000,000	2,000,000	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 1	64	746,473	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1	
0	end of 2	65	757,789	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2	
0	end of 3	66	777,761	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3	
0	end of 4	67	803,548	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4	
0	end of 5	68	748,769	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5	
0	end of 6	69	692,360	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6	
0	end of 7	70	661,528	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7	
0	end of 8	71	629,355	1,846,818	0	2,476,174	65,250	2.67 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8	
0	end of 9	72	594,616	1,939,159	0	2,533,775	66,207	2.70 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9	
0	end of 10	73	556,925	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10	
0	end of 11	74	516,088	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11	
86,907	end of 12	75	540,806	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12	
91,051	end of 13	76	568,561	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13	
94,968	end of 14	77	599,261	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14	
99,478	end of 15	78	633,461	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15	
104,193	end of 16	79	671,435	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16	
109,119	end of 17	80	713,476	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17	
113,675	end of 18	81	759,434	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18	
119,021	end of 19	82	810,065	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19	
123,896	end of 20	83	865,164	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20	
129,685	end of 21	84	925,597	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21	
134,873	end of 22	85	991,034	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22	
140,196	end of 23	86	1,061,758	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23	
145,649	end of 24	87	1,138,058	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24	
150,114	end of 25	88	1,219,381	2,009,271	150,114	3,228,653	125,994	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25	
155,757	end of 26	89	1,306,810	2,059,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26	
160,162	end of 27	90	1,399,616	2,099,339	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27	
164,479	end of 28	91	1,497,926	2,121,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28	
168,668	end of 29	92	1,601,840	2,126,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29	
172,676	end of 30	93	1,711,418	2,116,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30	
174,584	end of 31	94	1,825,254	2,093,378	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31	
176,055	end of 32	95	1,943,154	2,068,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32	
174,902	end of 33	96	2,063,241	2,039,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,664)-15%	160,186	160,186	0	end of 33	
175,351	end of 34	97	2,186,796	2,003,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34	
172,709	end of 35	98	2,311,554	1,959,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35	
169,280	end of 36	99	2,436,926	1,909,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36	
162,403	end of 37	100	2,560,210	1,848,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37	
154,824	end of 38	101	2,680,576	1,776,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38	
146,530	end of 39	102	2,797,294	1,703,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39	
137,513	end of 40	103	2,909,594	1,619,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40	
			243,170	4,108,718		4,351,888	4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 2: After Tax Target Column: Take note of this column. Our goal is to have the RMDs be closer to this amount.

Structured Income Planning

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

Scenario IRA Conversion to a ROTH IRA (Before)

Planning Horizon		Accounts				Incomes										
40 years		Taxable Brokerage Account		Tax Deferred IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	net return	64	5.00 %	5.00 %	Jane IRA	Jane IRA	2,000,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target	
REGULAR RMD	initial amount	64	750,000	1,250,000	Jane inc	Jane inc	2,000,000	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
across all accounts	bonus % w/ bonus	65	0.00 %	0.00 %	Jane inc	Jane inc	2,000,000	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
Jane total RMD		66	750,000	1,250,000	Manage	Manage	2,000,000	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 1	67	746,473	1,246,473	0	0	2,000,000	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 2	68	757,789	1,257,789	0	0	2,000,000	9,457	0.49 %	107,957	0	(25,072)-15%	92,007	92,007	0	end of 5
0	end of 3	69	777,761	1,277,761	0	0	2,000,000	6,847	0.34 %	109,807	0	(21,122)-15%	93,685	93,685	0	end of 6
0	end of 4	70	803,548	1,303,548	0	0	2,000,000	4,400	0.22 %	111,657	0	(17,173)-15%	95,484	95,484	0	end of 7
0	end of 5	71	748,769	1,248,769	0	0	2,000,000	2,650	0.13 %	113,507	0	(13,223)-15%	97,283	97,283	0	end of 8
0	end of 6	72	692,360	1,192,360	0	0	2,000,000	1,668	0.08 %	115,357	0	(9,273)-15%	99,082	99,082	0	end of 9
0	end of 7	73	661,528	1,161,528	0	0	2,000,000	1,111	0.05 %	117,207	0	(5,323)-15%	100,881	100,881	0	end of 10
0	end of 8	74	629,355	1,129,355	0	0	2,000,000	733	0.03 %	119,057	0	(1,373)-15%	102,680	102,680	0	end of 11
0	end of 9	75	594,616	1,094,616	0	0	2,000,000	488	0.02 %	120,907	0	(263)-15%	104,479	104,479	0	end of 12
0	end of 10	76	556,925	1,056,925	0	0	2,000,000	266	0.01 %	122,757	0	(1,373)-15%	106,278	106,278	0	end of 13
86,907	end of 11	77	516,088	1,016,088	0	86,907	2,650,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 14
91,051	end of 12	78	540,806	1,040,806	0	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 15
94,968	end of 13	79	568,561	1,068,561	0	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 16
99,478	end of 14	80	599,261	1,100,261	0	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 17
104,193	end of 15	81	633,461	1,134,461	0	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 18
109,119	end of 16	82	671,435	1,172,435	0	104,193	2,875,639	97,992	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 19
113,675	end of 17	83	713,476	1,214,476	0	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 20
119,021	end of 18	84	759,434	1,260,434	0	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 21
123,896	end of 19	85	810,065	1,311,065	0	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 22
129,685	end of 20	86	865,164	1,366,164	0	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 23
134,873	end of 21	87	925,597	1,426,597	0	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 24
140,196	end of 22	88	991,034	1,492,034	0	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 25
145,649	end of 23	89	1,061,758	1,562,758	0	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 26
150,114	end of 24	90	1,138,058	1,639,058	0	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 27
155,757	end of 25	91	1,219,381	1,720,381	0	150,114	3,228,653	125,994	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 28
160,162	end of 26	92	1,306,810	1,807,810	0	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 29
164,479	end of 27	93	1,399,616	1,901,616	0	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 30
168,668	end of 28	94	1,497,926	1,999,926	0	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 31
172,676	end of 29	95	1,601,840	2,103,840	0	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 32
177,513	end of 30	96	1,711,418	2,213,418	0	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 33
174,584	end of 31	97	1,825,254	2,327,254	0	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 34
176,055	end of 32	98	1,943,154	2,445,154	0	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 35
174,902	end of 33	99	2,063,241	2,565,241	0	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,664)-15%	160,186	160,186	0	end of 36
175,351	end of 34	100	2,186,796	2,688,796	0	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 37
172,709	end of 35	101	2,311,554	2,813,554	0	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 38
169,280	end of 36	102	2,436,926	2,938,926	0	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 39
162,403	end of 37	103	2,560,210	3,062,210	0	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 40
154,824	end of 38	104	2,680,576	3,182,576	0	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 39
146,530	end of 39	105	2,797,294	3,300,294	0	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 40
137,513	end of 40	106	2,909,594	3,412,594	0	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40
			243,170	408,178		4,088,718	4,351,888	431,161	10.00 %	412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	



Step 3: RMDs Column: Take note to the RMD column. Our goal is to have this amount closer to their after-tax target income.

Structured Income Planning

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Scenario:

Planning Horizon:

		Accounts				Incomes									
		Taxable Brokerage Account		Tax Deferred IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
Total required															
View Beneficial RMD															
REGULAR RMD	net return	64	5.00 %	5.00 %	Jane IRA	2,000,000	Subtotal of account incomes								
across all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000									
	Jane bonus % w/bonus		750,000	1,250,000	Manage	2,000,000									
	total RMD		750,000	1,250,000	Manage	2,000,000									
			2.00 %	2.00 %											
0	end of 1	64	746,473	41,027	1,312,500	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	94,957	1,595,352	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	93,847	1,675,119	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	65,450	1,758,875	2,420,403	65,450	2.77 %	34,227	(3,953)-5%	95,724	95,724	0	end of 7	
0	end of 8	71	629,355	65,250	1,846,818	2,476,174	65,250	2.70 %	34,912	(2,523)-3%	97,638	97,638	0	end of 8	
0	end of 9	72	594,616	66,207	1,939,159	2,533,775	66,207	2.67 %	35,610	(2,226)-3%	99,591	99,591	0	end of 9	
0	end of 10	73	556,925	67,421	2,036,117	2,593,043	67,421	2.66 %	36,322	(2,160)-3%	101,583	101,583	0	end of 10	
0	end of 11	74	516,088	68,684	2,137,923	2,654,010	68,684	2.65 %	37,048	(2,118)-3%	103,615	103,615	0	end of 11	
86,907	end of 12	75	540,806	1,086	2,157,912	2,698,718	86,907	3.22 %	37,789	(20,096)-13%	105,687	105,687	0	end of 12	
91,051	end of 13	76	568,561	(715)	2,174,756	2,743,317	91,051	3.35 %	38,545	(21,081)-14%	107,801	107,801	0	end of 13	
94,968	end of 14	77	599,261	(2,272)	2,188,526	2,787,787	94,968	3.38 %	39,316	(22,055)-14%	109,957	109,957	0	end of 14	
99,478	end of 15	78	633,461	(4,237)	2,198,474	2,831,935	99,478	3.42 %	40,102	(23,188)-14%	112,156	112,156	0	end of 15	
104,193	end of 16	79	671,435	(6,301)	2,204,204	2,875,639	104,193	3.46 %	40,904	(24,398)-14%	114,399	114,399	0	end of 16	
109,119	end of 17	80	713,476	(8,470)	2,205,296	2,918,772	109,119	3.50 %	41,723	(25,685)-14%	116,687	116,687	0	end of 17	
113,675	end of 18	81	759,434	(10,284)	2,201,885	2,961,320	113,675	3.54 %	42,557	(26,927)-14%	119,020	119,020	0	end of 18	
119,021	end of 19	82	810,065	(12,659)	2,192,959	2,999,024	119,021	3.59 %	43,408	(28,369)-14%	121,401	121,401	0	end of 19	
123,896	end of 20	83	865,164	(14,995)	2,178,710	3,043,874	123,896	3.64 %	44,276	(29,748)-15%	123,829	123,829	0	end of 20	
129,685	end of 21	84	925,597	(17,175)	2,157,961	3,083,558	129,685	3.70 %	45,162	(31,366)-15%	126,306	126,306	0	end of 21	
134,873	end of 22	85	991,034	(19,157)	2,130,986	3,122,020	134,873	3.75 %	46,065	(32,949)-15%	128,832	128,832	0	end of 22	
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	3,159,097	140,196	3.81 %	46,986	(34,602)-15%	131,408	131,408	0	end of 23	
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	3,194,616	145,649	3.88 %	47,926	(36,326)-15%	134,036	134,036	0	end of 24	
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	3,228,653	150,114	3.94 %	48,885	(37,861)-15%	136,717	136,717	0	end of 25	
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	3,260,787	155,757	3.99 %	49,862	(39,709)-15%	139,451	139,451	0	end of 26	
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	3,291,130	160,162	4.07 %	50,859	(41,315)-15%	142,240	142,240	0	end of 27	
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	3,319,536	164,479	4.14 %	51,877	(42,941)-15%	145,085	145,085	0	end of 28	
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	3,345,862	168,668	4.21 %	52,914	(44,578)-15%	147,987	147,987	0	end of 29	
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	3,369,966	172,676	4.28 %	53,972	(46,215)-15%	150,947	150,947	0	end of 30	
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	3,392,145	174,584	4.34 %	55,052	(47,405)-15%	153,966	153,966	0	end of 31	
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	3,412,336	176,055	4.41 %	56,153	(48,525)-15%	157,045	157,045	0	end of 32	
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	3,430,978	174,902	4.45 %	57,276	(49,064)-15%	160,186	160,186	0	end of 33	
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	3,447,569	175,351	4.52 %	58,422	(49,990)-15%	163,390	163,390	0	end of 34	
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	3,462,658	172,709	4.56 %	59,590	(50,222)-15%	166,657	166,657	0	end of 35	
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	3,476,305	169,280	4.61 %	60,782	(50,277)-15%	169,991	169,991	0	end of 36	
162,403	end of 37	100	2,560,210	(1,438)	928,944	3,489,155	162,403	4.63 %	61,997	(49,572)-15%	173,390	173,390	0	end of 37	
154,824	end of 38	101	2,680,576	7,645	820,568	3,501,144	162,469	4.66 %	63,237	(48,848)-14%	176,858	176,858	0	end of 38	
146,530	end of 39	102	2,797,294	17,311	715,066	3,512,360	146,530	4.68 %	64,502	(47,948)-14%	180,395	180,395	0	end of 39	
137,513	end of 40	103	2,909,594	27,564	613,307	3,522,900	137,513	4.70 %	65,792	(46,866)-14%	184,003	184,003	0	end of 40	
			243,170		4,108,818	4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

Step 4: Edit or Add Scenario: Click on the green Edit or Add Scenario underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario: IRA Conversion to a Roth IRA (Before)

Planning Horizon: 40 years

Total required		Accounts				Incomes									
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	64	5.00 %	1,250,000	5.00 %	Jane IRA	2,000,000								
access all accounts	initial amount	64	750,000	0.00 %	1,250,000	Jane inc	0								
Jane total RMD	bonus % w/ bonus	64	750,000	Manage	1,250,000	Manage	2,000,000	Subtotal of account incomes	100,000	0	Manage	Manage	Manage	Manage	from total income to target
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	34,227	(3,953)-5%	95,724	95,724	0	
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	34,912	(2,523)-3%	97,638	97,638	0	
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	35,610	(2,226)-3%	99,591	99,591	0	
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	36,322	(2,160)-3%	101,583	101,583	0	
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	37,048	(2,118)-3%	103,615	103,615	0	
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	37,789	(20,096)-13%	105,687	105,687	0	
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	38,545	(21,081)-14%	107,801	107,801	0	
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	39,316	(22,055)-14%	109,957	109,957	0	
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	40,102	(23,188)-14%	112,156	112,156	0	
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	40,904	(24,398)-14%	114,399	114,399	0	
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	41,723	(25,685)-14%	116,687	116,687	0	
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	42,557	(26,927)-14%	119,020	119,020	0	
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	43,408	(28,369)-14%	121,401	121,401	0	
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	44,276	(29,748)-15%	123,829	123,829	0	
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	45,162	(31,366)-15%	126,306	126,306	0	
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	46,065	(32,949)-15%	128,832	128,832	0	
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	46,986	(34,602)-15%	131,408	131,408	0	
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	47,926	(36,326)-15%	134,036	134,036	0	
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	48,885	(37,861)-15%	136,717	136,717	0	
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	49,862	(39,709)-15%	139,451	139,451	0	
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	50,859	(41,315)-15%	142,240	142,240	0	
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	51,877	(42,941)-15%	145,085	145,085	0	
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	52,914	(44,578)-15%	147,987	147,987	0	
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	53,972	(46,215)-15%	150,947	150,947	0	
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	55,052	(47,405)-15%	153,966	153,966	0	
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	56,153	(48,525)-15%	157,045	157,045	0	
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	57,276	(49,064)-15%	160,186	160,186	0	
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	58,422	(49,990)-15%	163,390	163,390	0	
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	59,590	(50,222)-15%	166,657	166,657	0	
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	60,782	(50,277)-15%	169,991	169,991	0	
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	61,997	(49,572)-15%	173,390	173,390	0	
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	63,237	(48,848)-14%	176,858	176,858	0	
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	64,502	(47,948)-14%	180,395	180,395	0	
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	65,792	(46,866)-14%	184,003	184,003	0	
			243,170		4,108,718		4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0

Step 5: Replicate Current Scenario As Textbox: Click in the Replicate Current Scenario As textbox to bring up the current scenario. Clear the existing title and enter a name for the new scenario.

Manage Scenario

[Save](#) [Cancel](#)

Scenario: IRA Conversion to a Roth IRA (Before)

[Delete Current Scenario](#)
[Rename Current Scenario To ...](#)
[Create New Scenario As ...](#)
[Replicate Current Scenario As ...](#)

Accounts: Taxable Brokerage Account, Tax Deferred IRA

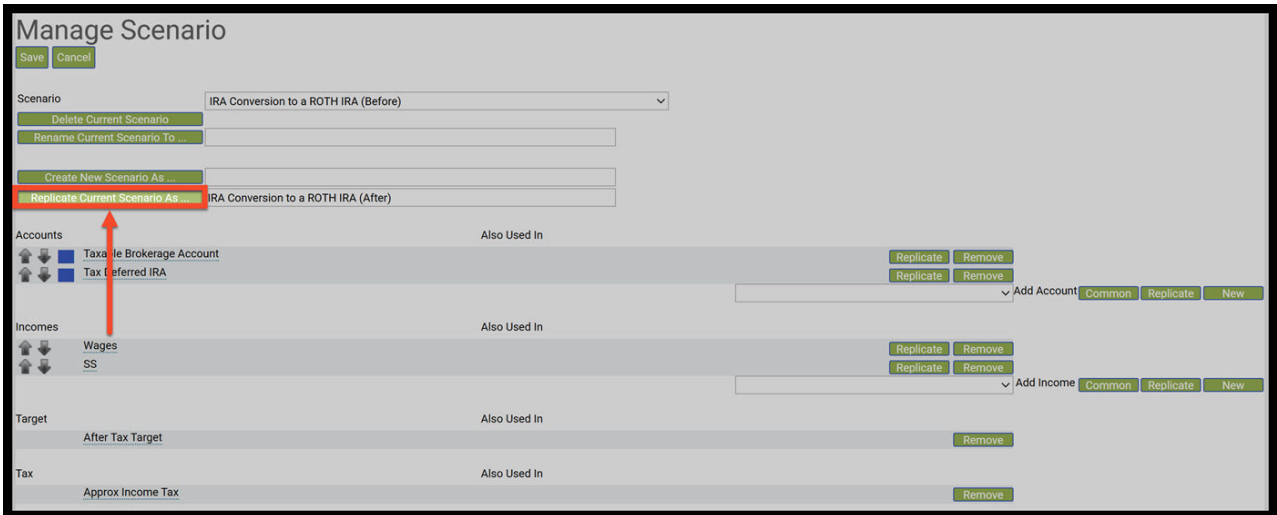
Incomes: Wages, SS

Target: After Tax Target

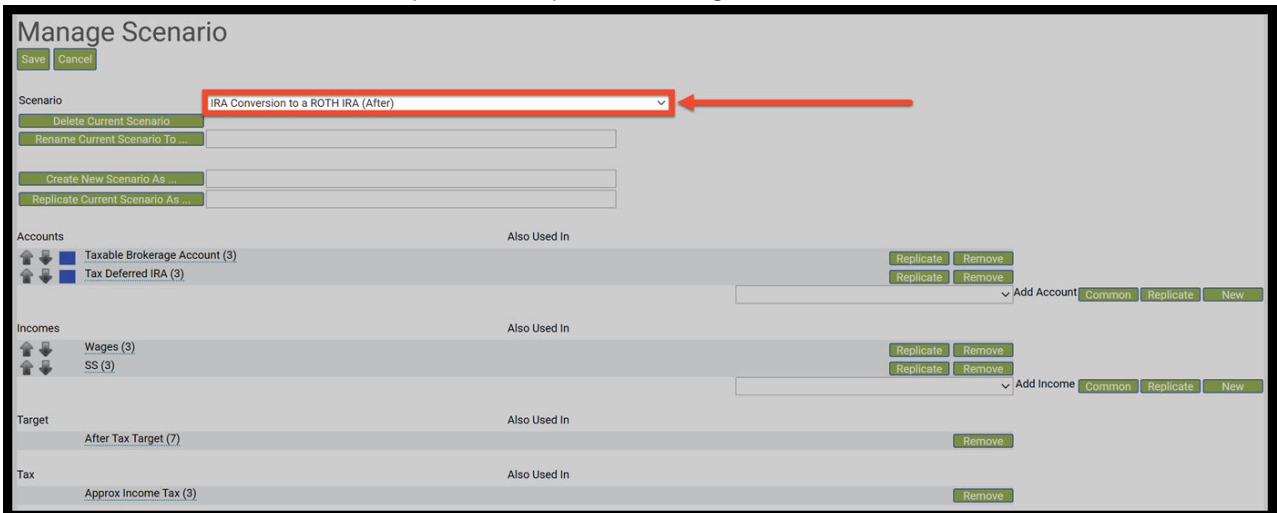
Tax: Approx Income Tax

Step 6: Replicate Current Scenario As: Click the green Replicate Current Scenario As button to confirm the new

scenario name.



Step 7: Scenario: SIPS will automatically process this request. In the scenario dropdown menu, the new replicated current scenario should automatically be the one you are viewing.



Step 8: Save: Click on the green Save button underneath the Manage Scenario heading.

Manage Scenario

Save Cancel

Scenario: IRA Conversion to a ROTH IRA (After)

Delete Current Scenario

Rename Current Scenario To...

Create New Scenario As...

Replicate Current Scenario As...

Accounts Also Used In

- ☑ Taxable Brokerage Account (3) [Replicate] [Remove]
- ☑ Tax Deferred IRA (3) [Replicate] [Remove]

Add Account Common Replicate New

Incomes Also Used In

- ☑ Wages (3) [Replicate] [Remove]
- ☑ SS (3) [Replicate] [Remove]

Add Income Common Replicate New

Target Also Used In

- ☑ After Tax Target (7) [Remove]

Tax Also Used In

- ☑ Approx Income Tax (3) [Remove]

Step 9: Display Options: SIPS will automatically take you back to the Structured Income Planning page. Click on the green Display Options underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario: IRA Conversion to a ROTH IRA (After)

Planning Horizon: 40 years

Total required		Taxable Brokerage Account (3)				Tax Deferred IRA (3)				Accounts Total		Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year				
REGULAR RMD	net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes		Manage	Manage	Manage		Manage	from total income to target					
across all accounts	initial amount		750,000		1,250,000	Jane inc	0			Manage	Manage	Manage		Manage						
	bonus %		0.00 %		0.00 %		2,000,000			2.00 %	2.00 %			2.00 %						
	w/bonus		750,000	Manage	1,250,000	Manage	2,000,000													
	total RMD																			
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1				
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2				
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3				
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4				
0	end of 5	68	748,769	9,495	1,595,352	0	2,344,120	9,495	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5				
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6				
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0	end of 7				
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0	end of 8				
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0	end of 9				
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0	end of 10				
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0	end of 11				
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0	end of 12				
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0	end of 13				
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0	end of 14				
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0	end of 15				
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0	end of 16				
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0	end of 17				
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0	end of 18				
119,021	end of 19	82	810,065	(12,659)	2,192,989	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0	end of 19				
123,896	end of 20	83	865,164	(14,995)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0	end of 20				
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0	end of 21				
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0	end of 22				
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,997	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0	end of 23				
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0	end of 24				
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0	end of 25				
155,767	end of 26	89	1,306,810	(26,459)	1,953,977	155,767	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0	end of 26				
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0	end of 27				
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0	end of 28				
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0	end of 29				
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0	end of 30				
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0	end of 31				
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0	end of 32				
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0	end of 33				
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0	end of 34				
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0	end of 35				
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0	end of 36				
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0	end of 37				
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0	end of 38				
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0	end of 39				
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0	end of 40				
					243,170		4,108,718			4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0		

Step 10: Return With Grouping: Click on the green Return with Grouping button.

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

Account and Income Grouping

Accounts

	Group 1	Group 2	Group 3	Group 4	Group 5
Taxable Brokerage Account (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax Deferred IRA (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Incomes

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (3)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset Condense All Uncondense All

Group Setup

Accounts

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

Incomes

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

Reset Title / Colors Copy Setup To All Scenarios

Return With Grouping Return With Scenario

Step 11: Add Account: SIPS will automatically be taken back to the Structured Income Planning page. Click on the green Add Account button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario: IRA Conversion to ROTH IRA (After)

Planning Horizon: 40 years

		Accounts						Incomes							
		Taxable Brokerage Account (3)		Tax Deferred IRA (3)				Wages (3)		SS (3)		Approx Income Tax (3)		Income Gap	
Total required	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
initial amount	64	750,000	5.00 %	1,250,000	5.00 %	2,000,000	Subtotal of account incomes			Manage	Manage	Manage	Manage	from total income to target	
bonus % w/bonus		0.00 %		0.00 %		0				Infl Factor	Infl Factor	Eff Tax Rate	Infl Factor		
Jane total RMD		750,000	Manage	1,250,000	Manage	2,000,000				2.00 %	2.00 %				
0	end of 1	64	746,473	41,027	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0 end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0 end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0 end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0 end of 4
0	end of 5	68	748,769	94,957	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0 end of 5
0	end of 6	69	692,360	93,847	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0%	93,847	93,847	0 end of 6
0	end of 7	70	661,528	65,450	1,758,875	0	2,420,403	65,450	2.77 %	0	34,227	(3,953)-5%	95,724	95,724	0 end of 7
0	end of 8	71	629,355	65,250	1,846,818	0	2,476,174	65,250	2.70 %	0	34,912	(2,523)-3%	97,638	97,638	0 end of 8
0	end of 9	72	594,616	66,207	1,939,159	0	2,533,775	66,207	2.67 %	0	35,610	(2,226)-3%	99,591	99,591	0 end of 9
0	end of 10	73	556,925	67,421	2,036,117	0	2,593,043	67,421	2.66 %	0	36,322	(2,160)-3%	101,583	101,583	0 end of 10
0	end of 11	74	516,088	68,684	2,137,923	0	2,654,010	68,684	2.65 %	0	37,048	(2,118)-3%	103,615	103,615	0 end of 11
86,907	end of 12	75	540,806	1,086	2,157,912	86,907	2,698,718	87,993	3.32 %	0	37,789	(20,096)-13%	105,687	105,687	0 end of 12
91,051	end of 13	76	568,561	(715)	2,174,756	91,051	2,743,317	90,336	3.35 %	0	38,545	(21,081)-14%	107,801	107,801	0 end of 13
94,968	end of 14	77	599,261	(2,272)	2,188,526	94,968	2,787,787	92,696	3.38 %	0	39,316	(22,055)-14%	109,957	109,957	0 end of 14
99,478	end of 15	78	633,461	(4,237)	2,198,474	99,478	2,831,935	95,241	3.42 %	0	40,102	(23,188)-14%	112,156	112,156	0 end of 15
104,193	end of 16	79	671,435	(6,301)	2,204,204	104,193	2,875,639	97,892	3.46 %	0	40,904	(24,398)-14%	114,399	114,399	0 end of 16
109,119	end of 17	80	713,476	(8,470)	2,205,296	109,119	2,918,772	100,649	3.50 %	0	41,723	(25,685)-14%	116,687	116,687	0 end of 17
113,675	end of 18	81	759,434	(10,284)	2,201,885	113,675	2,961,320	103,391	3.54 %	0	42,557	(26,927)-14%	119,020	119,020	0 end of 18
119,021	end of 19	82	810,065	(12,659)	2,192,959	119,021	3,003,024	106,362	3.59 %	0	43,408	(28,369)-14%	121,401	121,401	0 end of 19
123,896	end of 20	83	865,164	(14,595)	2,178,710	123,896	3,043,874	109,301	3.64 %	0	44,276	(29,748)-15%	123,829	123,829	0 end of 20
129,685	end of 21	84	925,597	(17,175)	2,157,961	129,685	3,083,558	112,510	3.70 %	0	45,162	(31,366)-15%	126,306	126,306	0 end of 21
134,873	end of 22	85	991,034	(19,157)	2,130,986	134,873	3,122,020	115,716	3.75 %	0	46,065	(32,949)-15%	128,832	128,832	0 end of 22
140,196	end of 23	86	1,061,758	(21,173)	2,097,339	140,196	3,159,097	119,024	3.81 %	0	46,986	(34,602)-15%	131,408	131,408	0 end of 23
145,649	end of 24	87	1,138,058	(23,212)	2,056,557	145,649	3,194,616	122,436	3.88 %	0	47,926	(36,326)-15%	134,036	134,036	0 end of 24
150,114	end of 25	88	1,219,381	(24,420)	2,009,271	150,114	3,228,653	125,694	3.94 %	0	48,885	(37,861)-15%	136,717	136,717	0 end of 25
155,757	end of 26	89	1,306,810	(26,459)	1,953,977	155,757	3,260,787	129,298	4.01 %	0	49,862	(39,709)-15%	139,451	139,451	0 end of 26
160,162	end of 27	90	1,399,616	(27,466)	1,891,514	160,162	3,291,130	132,696	4.07 %	0	50,859	(41,315)-15%	142,240	142,240	0 end of 27
164,479	end of 28	91	1,497,926	(28,330)	1,821,610	164,479	3,319,536	136,150	4.14 %	0	51,877	(42,941)-15%	145,085	145,085	0 end of 28
168,668	end of 29	92	1,601,840	(29,017)	1,744,023	168,668	3,345,862	139,651	4.21 %	0	52,914	(44,578)-15%	147,987	147,987	0 end of 29
172,676	end of 30	93	1,711,418	(29,486)	1,658,548	172,676	3,369,966	143,189	4.28 %	0	53,972	(46,215)-15%	150,947	150,947	0 end of 30
174,584	end of 31	94	1,825,254	(28,265)	1,566,892	174,584	3,392,145	146,319	4.34 %	0	55,052	(47,405)-15%	153,966	153,966	0 end of 31
176,055	end of 32	95	1,943,154	(26,638)	1,469,181	176,055	3,412,336	149,417	4.41 %	0	56,153	(48,525)-15%	157,045	157,045	0 end of 32
174,902	end of 33	96	2,063,241	(22,929)	1,367,737	174,902	3,430,978	151,974	4.45 %	0	57,276	(49,064)-15%	160,186	160,186	0 end of 33
175,351	end of 34	97	2,186,796	(20,393)	1,260,773	175,351	3,447,569	154,958	4.52 %	0	58,422	(49,990)-15%	163,390	163,390	0 end of 34
172,709	end of 35	98	2,311,554	(15,419)	1,151,103	172,709	3,462,658	157,289	4.56 %	0	59,590	(50,222)-15%	166,657	166,657	0 end of 35
169,280	end of 36	99	2,436,926	(9,794)	1,039,378	169,280	3,476,305	159,486	4.61 %	0	60,782	(50,277)-15%	169,991	169,991	0 end of 36
162,403	end of 37	100	2,560,210	(1,438)	928,944	162,403	3,489,155	160,965	4.63 %	0	61,997	(49,572)-15%	173,390	173,390	0 end of 37
154,824	end of 38	101	2,680,576	7,645	820,568	154,824	3,501,144	162,469	4.66 %	0	63,237	(48,848)-14%	176,858	176,858	0 end of 38
146,530	end of 39	102	2,797,294	17,311	715,066	146,530	3,512,360	163,841	4.68 %	0	64,502	(47,948)-14%	180,395	180,395	0 end of 39
137,513	end of 40	103	2,909,594	27,564	613,307	137,513	3,522,900	165,077	4.70 %	0	65,792	(46,866)-14%	184,003	184,003	0 end of 40
				243,170		4,108,718		4,351,888		412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0

Step 12: Account Name: Enter in a name of the account. (ROTH IRA)

Manage Account

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

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on Jane'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

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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10		
11		
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22		
23		
24		

Request Additional Rider Remove Income Rider

Step 13: Hypothetical Return: Enter a hypothetical return for the account. (5%)

Manage Account

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

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on Jane'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

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 14: Tax Calculation Option: Select the Do Not Tax (ROTH) option.

The screenshot shows the 'Manage Account' interface. The 'Tax calculation option' dropdown menu is highlighted with a red box and a red arrow pointing to it. The selected option is 'Tax Income Distributions (Qualified)'. Other visible fields include 'Account name' (ROTH IRA), 'Hypothetical return' (5%), 'Bonus' (0.0%), 'Account owner' (Jane), and 'Account type' (NQ). The 'Structured Income Type' section includes options for 'Income Riders', 'Liquorate or annuitize', 'Withdrawals', 'Calculated Plan Withdrawals', and 'Annual Savings'. The 'ADD INCOME' section has 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'. The 'Income Data' table on the right shows columns for 'Year', 'Income', and 'Variable'.

Step 15: Account Type: Select ROTH for the account type.

The screenshot shows the 'Manage Account' interface. The 'Account type' dropdown menu is highlighted with a red box and a red arrow pointing to it. The selected option is 'NQ'. Other visible fields include 'Account name' (ROTH IRA), 'Hypothetical return' (5.0%), 'Bonus' (0.0%), 'Account owner' (Jane), and 'Tax calculation option' (Do not Tax (Roth)). The 'Structured Income Type' section includes options for 'Income Riders', 'Liquorate or annuitize', 'Withdrawals', 'Calculated Plan Withdrawals', and 'Annual Savings'. The 'ADD INCOME' section has 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'. The 'Income Data' table on the right shows columns for 'Year', 'Income', and 'Variable'.

Step 16: Annual Fixed Savings: Click on the radio button for Annual fixed savings.

Manage Account

Account name: **ROTH IRA**

Initial account balance:

Hypothetical return: **5.0** %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner: Jane

Account type: Roth

Add an income rider

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

Select income rider: **Annual Savings** **Annual fixed savings**

Number of months of payout in first year: 12.0

Enter manual payout:

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
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22		
23		
24		

Step 17: Annual Fixed Savings Textbox: Enter the monetary amounts. (years 5 and 6 amount \$100,000)

Manage Account

Account name: **ROTH IRA**

Initial account balance:

Hypothetical return: **5.0** %

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none

Risk level: n/a

Account owner: Jane

Account type: Roth

Add an income rider

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

Select income rider: **Annual Savings** **Annual fixed savings**

Number of months of payout in first year: 12.0

Enter manual payout:

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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23		
24		

Step 18: Income Data: Click on years 5 and 6.

Manage Account

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

Account name: **ROTH IRA**

Initial account balance:

Hypothetical return: **5.0 %**

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none **Sel**

Risk level: n/a

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on Jane's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 100,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
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23		
24		

Step 19: Pick Year(s): Click on the green Pick Year(s) button.

Manage Account

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

Account name: **ROTH IRA**

Initial account balance:

Hypothetical return: **5.0 %**

Bonus: 0.0 %

Optional

Account description:

Account company:

Other:

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

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none **Sel**

Risk level: n/a

Account owner: **Jane**

Account type: **Roth**

Add an income rider

Based on Jane's age Client2's age Joint

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings 100,000

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 20: Income Data Table: SIPS will automatically filter the phrase "savings" and entered dollar amount.

Manage Account

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

Account name: **ROTH IRA**

Initial account balance: []

Hypothetical return: **5.0 %**

Bonus: **0.0 %**

Optional

Account description: []

Account company: []

Other: []

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

Add money later - deferred account

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

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

Select income rider: []

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

Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

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

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#) [0]

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	100,000
6	savings	100,000
7	savings	50,000
8	savings	50,000
9	savings	50,000
10	savings	50,000
11	savings	50,000
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 21: Save: Repeat steps 16 through 19 for the years 7 through 11 with the annual fixed savings amount \$50,000. Click the green Save button underneath the Manage Account heading.

Manage Account

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

Account name: **ROTH IRA**

Initial account balance: []

Hypothetical return: **5.0 %**

Bonus: **0.0 %**

Optional

Account description: []

Account company: []

Other: []

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

Add money later - deferred account

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **Jane**

Account type: **Roth**

Add an income rider

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

Select income rider: []

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

Enter manual payout:

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

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

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal **0.0 %**

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

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

OR

[Start year for rest of plan](#)

OR

[Start year for X years](#) [0]

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

[Remove year to end of plan](#)

[Reset all years](#)

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	savings	100,000
6	savings	100,000
7	savings	50,000
8	savings	50,000
9	savings	50,000
10	savings	50,000
11	savings	50,000
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Step 22: Manage: SIPS will automatically take you back to the Structured Income Landing page. Click on the green

Manage button within the Tax Deferred IRA Column.

Structured Income Planning

Scenario: IRA Conversion to a ROTH IRA (After)

Planning 40 years Horizon		Accounts				Incomes																			
		Taxable Brokerage Account (3)		Tax Deferred IRA (3)		ROTH IRA		Accounts Total		Planned Distribution		Percent Distribution		Wages (3)		SS (3)		Approx Income Tax (3)		After Tax Income		After Tax Target (7)		Income Gap	
Total required	Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year								
REGULAR RMD	net return	5.00 %		5.00 %	Jane IRA	5.00 %		2,000,000	Subtotal of account incomes		2,000,000	2,000,000													
View Beneficial RMD	bonus %	0.00 %		0.00 %	Jane Inc	0.00 %		0																	
total RMD	w/bonus	5.00 %		5.00 %	Manage			2,000,000																	
0	end of 1	64	746,473	41,027	1,312,500	0	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1								
0	end of 2	65	757,789	26,008	1,378,125	0	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2								
0	end of 3	66	777,761	17,917	1,447,031	0	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,344	88,344	0	end of 3								
0	end of 4	67	803,548	13,101	1,519,382	0	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4								
0	end of 5	68	845,527	19,819	1,595,352	0	100,000	(100,000)	2,340,878	98.19 %	0	0	(6,192)-5%	92,007	92,007	0	end of 5								
0	end of 6	69	883,956	193,847	1,675,119	0	205,000	(100,000)	2,364,075	93.84 %	0	0	(2,099)-3%	93,847	93,847	0	end of 6								
0	end of 7	70	934,558	113,596	1,758,875	0	265,250	(50,000)	2,418,683	63.59 %	0	34,227	(2,099)-3%	95,724	95,724	0	end of 7								
0	end of 8	71	999,642	114,644	1,846,818	0	328,512	(50,000)	2,474,974	64.64 %	0	34,912	(1,917)-3%	97,638	97,638	0	end of 8								
0	end of 9	72	1,078,511	115,773	1,939,159	0	394,938	(50,000)	2,532,948	65.77 %	0	35,610	(1,792)-3%	99,591	99,591	0	end of 9								
0	end of 10	73	1,171,837	116,957	2,036,117	0	464,685	(50,000)	2,592,639	66.97 %	0	36,322	(1,696)-3%	101,583	101,583	0	end of 10								
0	end of 11	74	0	96,429	2,137,923	0	537,919	(50,000)	2,675,842	46.42 %	0	37,048	(1,613)-3%	103,615	103,615	(21,750)	end of 11								
86,907	end of 12	75	3,006	(3,006)	2,157,912	86,907	564,815	0	2,725,732	83.90 %	0	37,789	(16,004)-13%	105,687	105,687	0	end of 12								
91,051	end of 13	76	8,075	(4,919)	2,174,756	91,051	593,056	0	2,775,887	86.13 %	0	38,545	(16,877)-13%	107,801	107,801	0	end of 13								
94,968	end of 14	77	15,102	(6,623)	2,188,526	94,968	622,709	0	2,826,336	88.34 %	0	39,316	(17,704)-13%	109,957	109,957	0	end of 14								
99,478	end of 15	78	24,612	(8,755)	2,198,474	99,478	653,844	0	2,876,930	90.73 %	0	40,102	(18,670)-13%	112,156	112,156	0	end of 15								
104,193	end of 16	79	36,846	(11,004)	2,204,204	104,193	686,536	0	2,927,587	93.18 %	0	40,904	(19,695)-14%	114,399	114,399	0	end of 16								
109,119	end of 17	80	52,058	(13,370)	2,205,296	109,119	720,863	0	2,978,217	95.79 %	0	41,723	(20,785)-14%	116,687	116,687	0	end of 17								
113,675	end of 18	81	70,055	(15,393)	2,201,885	113,675	756,906	0	3,028,846	98.28 %	0	42,557	(21,818)-14%	119,021	119,021	0	end of 18								
119,021	end of 19	82	91,540	(17,983)	2,192,959	119,021	794,751	0	3,079,250	101.03 %	0	43,408	(23,045)-14%	121,401	121,401	0	end of 19								
123,896	end of 20	83	116,262	(20,144)	2,178,710	123,896	834,489	0	3,129,461	103.75 %	0	44,276	(24,199)-14%	123,829	123,829	0	end of 20								
129,685	end of 21	84	145,042	(22,967)	2,157,961	129,685	876,213	0	3,179,216	106.71 %	0	45,162	(25,574)-14%	126,306	126,306	0	end of 21								
134,873	end of 22	85	177,547	(25,253)	2,130,986	134,873	920,024	0	3,228,558	109.62 %	0	46,065	(26,853)-14%	128,832	128,832	0	end of 22								
140,196	end of 23	86	214,006	(27,582)	2,097,339	140,196	966,025	0	3,277,370	112.61 %	0	46,986	(28,193)-15%	131,408	131,408	0	end of 23								
145,649	end of 24	87	254,595	(29,889)	2,056,557	145,649	1,014,826	0	3,325,478	115.76 %	0	47,926	(29,650)-15%	134,036	134,036	0	end of 24								
150,114	end of 25	88	298,699	(31,374)	2,009,271	150,114	1,065,042	0	3,373,012	118.74 %	0	48,885	(30,907)-15%	136,717	136,717	0	end of 25								
155,757	end of 26	89	347,336	(33,702)	1,953,977	155,757	1,118,294	0	3,419,608	122.05 %	0	49,862	(32,466)-15%	139,451	139,451	0	end of 26								
160,162	end of 27	90	399,714	(35,011)	1,891,514	160,162	1,174,209	0	3,465,436	125.15 %	0	50,859	(33,707)-15%	142,240	142,240	0	end of 27								
164,479	end of 28	91	455,889	(36,190)	1,821,610	164,479	1,232,920	0	3,510,419	128.29 %	0	51,877	(35,081)-15%	145,085	145,085	0	end of 28								
168,668	end of 29	92	515,889	(37,206)	1,744,023	168,668	1,294,565	0	3,554,478	131.46 %	0	52,914	(36,889)-15%	147,987	147,987	0	end of 29								
172,676	end of 30	93	579,702	(38,018)	1,658,548	172,676	1,359,294	0	3,597,544	134.67 %	0	53,972	(37,683)-15%	150,947	150,947	0	end of 30								
174,584	end of 31	94	645,841	(37,154)	1,566,892	174,584	1,427,258	0	3,639,991	137.40 %	0	55,052	(38,516)-15%	153,966	153,966	0	end of 31								
176,055	end of 32	95	714,034	(35,900)	1,469,181	176,055	1,498,621	0	3,681,836	140.15 %	0	56,153	(39,623)-15%	157,045	157,045	0	end of 32								
174,902	end of 33	96	782,316	(32,581)	1,367,737	174,902	1,573,552	0	3,723,606	142.32 %	0	57,276	(39,412)-15%	160,186	160,186	0	end of 33								
175,351	end of 34	97	851,882	(30,450)	1,260,773	175,351	1,652,230	0	3,764,884	144.90 %	0	58,422	(39,933)-15%	163,390	163,390	0	end of 34								
172,709	end of 35	98	920,376	(25,900)	1,151,103	172,709	1,734,841	0	3,806,320	148.80 %	0	59,590	(39,741)-15%	166,657	166,657	0	end of 35								
169,280	end of 36	99	987,030	(20,635)	1,039,378	169,280	1,821,583	0	3,847,992	148.64 %	0	60,782	(39,436)-15%	169,991	169,991	0	end of 36								
162,403	end of 37	100	1,048,964	(12,583)	928,944	162,403	1,912,662	0	3,890,571	149.82 %	0	61,997	(38,427)-14%	173,390	173,390	0	end of 37								
154,824	end of 38	101	1,105,384	(3,971)	820,568	154,824	2,008,295	0	3,934,246	150.83 %	0	63,237	(37,232)-14%	176,858	176,858	0	end of 38								
146,530	end of 39	102	1,155,450	5,203	715,066	146,530	2,108,710	0	3,979,225	151.73 %	0	64,502	(35,840)-14%	180,395	180,395	0	end of 39								
137,513	end of 40	103	1,198,278	14,944	613,307	137,513	2,214,145	0	4,025,729	152.45 %	0	65,792	(34,246)-13%	184,003	184,003	0	end of 40								
			450,081		4,108,718		(450,000)		4,108,799		412,161	1,644,052	(1,052,595)	5,112,417	5,134,167	(21,750)									

Step 23: Annual Fixed Withdrawal Ratio: Click on the radio button for Annual Fixed Withdrawal.

Manage Account

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

Hypothetical return: 5.00 %

Bonus: 0.00 %

Optional: Account description, Account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: 0

Asset plan allocation: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider: Based on Jane's age

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

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

Income Data: Year, Income, Variable

Request Additional Rider, Remove Income Rider

Step 24: Annual Fixed Withdrawal Textbox: Enter the monetary amounts. (years 5 and 6: \$100,000)

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

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: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 25: Income Data: Click on Years 5 and 6.

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

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: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider

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

Select income rider:

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal 100,000

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 26: Pick Year(s): Click on the green Pick Year(s) button.

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

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: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

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: 100,000 Annual percentage withdrawal: 0.0 % Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Step 27: Income Data Table: SIPS will automatically filter the phrase "fixed" and entered dollar amount.

Manage Account

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

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

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: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

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

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [checkbox]

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	fixed	100000
6	fixed	100000
7		
8		
9		
10		
11		
12	totalRMD	
13	totalRMD	
14	totalRMD	
15	totalRMD	
16	totalRMD	
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

Step 28: Save: Repeat steps 23 through 26 for the years 7 through 11 with the annual fixed withdrawal amount \$50,000. Click the green Save button underneath the Manage Account heading.

Manage Account

Account name: Tax Deferred IRA (3)

Initial account balance: \$1,250,000

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: Conservative - max 10.0%

Risk level: Conservative

Account owner: Jane

Account type: IRA

Add an income rider: Jane's age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

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

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

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

Annual Savings: Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5	fixed	100000
6	fixed	100000
7	fixed	50000
8	fixed	50000
9	fixed	50000
10	fixed	50000
11	fixed	50000
12	totalRMD	
13	totalRMD	
14	totalRMD	
15	totalRMD	
16	totalRMD	
17	totalRMD	
18	totalRMD	
19	totalRMD	
20	totalRMD	
21	totalRMD	
22	totalRMD	
23	totalRMD	
24	totalRMD	

Step 29: Structured Income Plan: SIPS will automatically take you to the Structured Income Planning page. Note the Approx Income Tax column, the Accounts Total column, the RMD column, and all the totals. You will compare these to the original scenario in the next step.

Structured Income Planning

Scenario: IRA Conversion to a ROTH IRA (After)

Year	Jane	Accounts						Accounts Total	Planned Distribution	Percent Distribution	Incomes			After Tax Income	After Tax Target (7)	Income Gap	Year
		Taxable Brokerage Account (3)		Tax Deferred IRA (3)		ROTH IRA					Wages (3)	SS (3)	Approx Income Tax (3)				
		Account	Income	Account	Income	Account	Income				Manage	Manage	Manage				
Total required		REGULAR RMD		Jane IRA		2,000,000		Subtotal of account incomes		2,000,000		2,000,000					
View Beneficial RMD		across all accounts		Jane inc		0.00%				2.00%		2.00%					
net return		5.00%		5.00%		5.00%											
initial amount		750,000		1,250,000		0											
bonus %		0.00%		0.00%		0											
total RMD		750,000		1,250,000		0											
end of 1		64		746,473		41,027		1,312,500		0		2,058,973		41,027		2.05%	
end of 2		65		757,789		26,008		1,378,125		0		2,135,914		26,008		1.26%	
end of 3		66		777,761		17,917		1,447,031		0		2,224,792		17,917		0.84%	
end of 4		67		803,548		13,101		1,519,382		0		2,322,930		13,101		0.59%	
end of 5		68		838,288		7,885		1,600,004		50,000		2,438,324		7,753		0.32%	
end of 6		69		882,663		2,265		1,695,352		100,000		2,568,352		2,265		0.09%	
end of 7		70		937,104		-7,692		1,798,625		50,000		2,718,782		-7,692		-0.28%	
end of 8		71		1,001,446		-17,514		1,913,306		50,000		2,898,264		-17,514		-0.60%	
end of 9		72		1,075,165		-27,753		2,044,221		50,000		3,097,938		-27,753		-0.90%	
end of 10		73		1,157,879		-38,447		2,191,432		50,000		3,314,938		-38,447		-1.16%	
end of 11		74		1,250,000		-49,000		2,350,000		50,000		3,549,938		-49,000		-1.41%	
end of 12		75		1,352,083		-59,500		2,520,000		50,000		3,809,938		-59,500		-1.56%	
end of 13		76		1,463,541		-69,900		2,700,000		50,000		4,094,938		-69,900		-1.71%	
end of 14		77		1,584,879		-80,200		2,890,000		50,000		4,404,938		-80,200		-1.84%	
end of 15		78		1,716,541		-90,500		3,090,000		50,000		4,739,938		-90,500		-1.95%	
end of 16		79		1,858,979		-100,800		3,300,000		50,000		5,099,938		-100,800		-2.05%	
end of 17		80		2,012,663		-111,100		3,520,000		50,000		5,484,938		-111,100		-2.14%	
end of 18		81		2,177,979		-121,400		3,750,000		50,000		5,894,938		-121,400		-2.22%	
end of 19		82		2,354,289		-131,700		4,000,000		50,000		6,329,938		-131,700		-2.29%	
end of 20		83		2,541,979		-142,000		4,270,000		50,000		6,789,938		-142,000		-2.35%	
end of 21		84		2,740,441		-152,300		4,560,000		50,000		7,274,938		-152,300		-2.40%	
end of 22		85		2,949,979		-162,600		4,870,000		50,000		7,784,938		-162,600		-2.45%	
end of 23		86		3,170,979		-172,900		5,200,000		50,000		8,319,938		-172,900		-2.49%	
end of 24		87		3,402,979		-183,200		5,550,000		50,000		8,879,938		-183,200		-2.52%	
end of 25		88		3,645,441		-193,500		5,920,000		50,000		9,464,938		-193,500		-2.55%	
end of 26		89		3,900,000		-203,800		6,310,000		50,000		10,074,938		-203,800		-2.57%	
end of 27		90		4,166,289		-214,100		6,720,000		50,000		10,709,938		-214,100		-2.59%	
end of 28		91		4,444,000		-224,400		7,150,000		50,000		11,369,938		-224,400		-2.60%	
end of 29		92		4,732,663		-234,700		7,600,000		50,000		12,054,938		-234,700		-2.61%	
end of 30		93		5,031,663		-245,000		8,070,000		50,000		12,764,938		-245,000		-2.62%	
end of 31		94		5,341,441		-255,300		8,560,000		50,000		13,499,938		-255,300		-2.63%	
end of 32		95		5,661,663		-265,600		9,070,000		50,000		14,259,938		-265,600		-2.64%	
end of 33		96		6,001,979		-275,900		9,590,000		50,000		15,044,938		-275,900		-2.64%	
end of 34		97		6,362,663		-286,200		10,120,000		50,000		15,854,938		-286,200		-2.64%	
end of 35		98		6,743,441		-296,500		10,670,000		50,000		16,689,938		-296,500		-2.64%	
end of 36		99		7,144,000		-306,800		11,240,000		50,000		17,549,938		-306,800		-2.64%	
end of 37		100		7,564,663		-317,100		11,830,000		50,000		18,434,938		-317,100		-2.64%	
end of 38		101		8,004,663		-327,400		12,440,000		50,000		19,344,938		-327,400		-2.64%	
end of 39		102		8,464,663		-337,700		13,070,000		50,000		20,279,938		-337,700		-2.64%	
end of 40		103		8,944,663		-348,000		13,720,000		50,000		21,239,938		-348,000		-2.64%	
Total		989,188		3,524,930		(450,000)		4,064,117		412,161		1,644,052		(986,163)		5,134,168	

Step 30: Scenario: Switch to the before scenario for the IRA conversion.

Structured Income Planning																		
Edit Save Cancel Add Account Add Income Add Inv Tax Add Target Edit or Add Scenario Display Options																		
Scenario: IRA Conversion to a ROTH IRA (After)																		
Accounts																		
Planning Horizon: 40 years																		
Incomes																		
Approx Income Tax (3)																		
After Tax Income																		
After Tax Target (7)																		
Income Gap																		
Year																		
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (3)	SS (3)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
View Beneficial RMD	net return	initial amount	5.00 %	750,000	1,250,000	5.00 %	Jane IRA	5.00 %	2,000,000	Subtotal of account incomes	2.05 %	100,000	0	56,027	85,000	85,000	0	end of 1
REGULAR RMD	bonus %	w/bonus	0.00 %	750,000	0.00 %	Jane inc	0.00 %	0	0	0	2.05 %	100,000	0	(41,308)	86,700	86,700	0	end of 2
Jane	total RMD		0.00 %	750,000	0.00 %	Jane inc	0.00 %	0	0	0	2.05 %	100,000	0	(33,523)	88,434	88,434	0	end of 3
0	end of 1	64	746,473	41,027	1,312,500	0	0	0	2,000,000	2,000,000	2.05 % <td>100,000</td> <td>0</td> <td>(56,027) <td>85,000</td> <td>85,000</td> <td>0</td> <td>end of 1</td> </td>	100,000	0	(56,027) <td>85,000</td> <td>85,000</td> <td>0</td> <td>end of 1</td>	85,000	85,000	0	end of 1
0	end of 2	65	757,789	26,008	1,378,125	0	0	0	2,135,914	26,008	1.26 % <td>102,000</td> <td>0</td> <td>(41,308) <td>86,700</td> <td>86,700</td> <td>0</td> <td>end of 2</td> </td>	102,000	0	(41,308) <td>86,700</td> <td>86,700</td> <td>0</td> <td>end of 2</td>	86,700	86,700	0	end of 2
0	end of 3	66	777,761	17,917	1,447,031	0	0	0	2,224,792	17,917	0.84 % <td>104,040</td> <td>0</td> <td>(33,523) <td>88,434</td> <td>88,434</td> <td>0</td> <td>end of 3</td> </td>	104,040	0	(33,523) <td>88,434</td> <td>88,434</td> <td>0</td> <td>end of 3</td>	88,434	88,434	0	end of 3
0	end of 4	67	803,548	13,101	1,519,382	0	0	0	2,322,930	13,101	0.59 % <td>106,121</td> <td>0</td> <td>(29,019) <td>90,203</td> <td>90,203</td> <td>0</td> <td>end of 4</td> </td>	106,121	0	(29,019) <td>90,203</td> <td>90,203</td> <td>0</td> <td>end of 4</td>	90,203	90,203	0	end of 4
0	end of 5	68	723,685	120,041	1,495,352	100,000	100,000	(100,000)	2,319,036	120,041	5.17 % <td>0</td> <td>0</td> <td>(28,034) <td>92,007</td> <td>92,007</td> <td>0</td> <td>end of 5</td> </td>	0	0	(28,034) <td>92,007</td> <td>92,007</td> <td>0</td> <td>end of 5</td>	92,007	92,007	0	end of 5
0	end of 6	69	642,663	117,206	1,470,119	100,000	205,000	(100,000)	2,317,782	117,206	5.06 % <td>0</td> <td>0</td> <td>(23,359) <td>93,847</td> <td>93,847</td> <td>0</td> <td>end of 6</td> </td>	0	0	(23,359) <td>93,847</td> <td>93,847</td> <td>0</td> <td>end of 6</td>	93,847	93,847	0	end of 6
0	end of 7	70	597,104	77,692	1,493,625	50,000	265,250	(50,000)	2,355,979	77,692	3.35 % <td>0</td> <td>34,227</td> <td>(16,195) <td>95,724</td> <td>95,724</td> <td>0</td> <td>end of 7</td> </td>	0	34,227	(16,195) <td>95,724</td> <td>95,724</td> <td>0</td> <td>end of 7</td>	95,724	95,724	0	end of 7
0	end of 8	71	549,446	77,514	1,518,306	50,000	328,512	(50,000)	2,396,264	77,514	3.29 % <td>0</td> <td>34,912</td> <td>(14,787) <td>97,638</td> <td>97,638</td> <td>0</td> <td>end of 8</td> </td>	0	34,912	(14,787) <td>97,638</td> <td>97,638</td> <td>0</td> <td>end of 8</td>	97,638	97,638	0	end of 8
0	end of 9	72	499,165	77,753	1,544,221	50,000	394,938	(50,000)	2,438,324	77,753	3.25 % <td>0</td> <td>35,610</td> <td>(13,772) <td>99,591</td> <td>99,591</td> <td>0</td> <td>end of 9</td> </td>	0	35,610	(13,772) <td>99,591</td> <td>99,591</td> <td>0</td> <td>end of 9</td>	99,591	99,591	0	end of 9
0	end of 10	73	445,879	78,244	1,571,432	50,000	464,685	(50,000)	2,481,996	78,244	3.21 % <td>0</td> <td>36,322</td> <td>(12,983) <td>101,583</td> <td>101,583</td> <td>0</td> <td>end of 10</td> </td>	0	36,322	(12,983) <td>101,583</td> <td>101,583</td> <td>0</td> <td>end of 10</td>	101,583	101,583	0	end of 10
0	end of 11	74	389,288	78,885	1,600,004	50,000	537,919	(50,000)	2,527,211	78,885	3.18 % <td>0</td> <td>37,048</td> <td>(12,319) <td>103,615</td> <td>103,615</td> <td>0</td> <td>end of 11</td> </td>	0	37,048	(12,319) <td>103,615</td> <td>103,615</td> <td>0</td> <td>end of 11</td>	103,615	103,615	0	end of 11
65,041	end of 12	75	391,474	17,279	1,614,963	65,041	564,815	0	2,571,252	82,319	3.26 % <td>0</td> <td>37,789</td> <td>(14,422) <td>105,687</td> <td>105,687</td> <td>0</td> <td>end of 12</td> </td>	0	37,789	(14,422) <td>105,687</td> <td>105,687</td> <td>0</td> <td>end of 12</td>	105,687	105,687	0	end of 12
68,142	end of 13	76	394,913	16,135	1,627,569	68,142	593,056	0	2,615,538	84,276	3.28 % <td>0</td> <td>38,545</td> <td>(15,021) <td>107,801</td> <td>107,801</td> <td>0</td> <td>end of 13</td> </td>	0	38,545	(15,021) <td>107,801</td> <td>107,801</td> <td>0</td> <td>end of 13</td>	107,801	107,801	0	end of 13
71,073	end of 14	77	399,485	15,174	1,637,875	71,073	622,709	0	2,660,068	86,246	3.30 % <td>0</td> <td>39,316</td> <td>(15,606) <td>109,957</td> <td>109,957</td> <td>0</td> <td>end of 14</td> </td>	0	39,316	(15,606) <td>109,957</td> <td>109,957</td> <td>0</td> <td>end of 14</td>	109,957	109,957	0	end of 14
74,449	end of 15	78	405,553	13,906	1,645,320	74,449	653,844	0	2,704,716	88,355	3.32 % <td>0</td> <td>40,102</td> <td>(16,302) <td>112,156</td> <td>112,156</td> <td>0</td> <td>end of 15</td> </td>	0	40,102	(16,302) <td>112,156</td> <td>112,156</td> <td>0</td> <td>end of 15</td>	112,156	112,156	0	end of 15
77,977	end of 16	79	413,265	12,565	1,649,608	77,977	686,536	0	2,749,410	90,542	3.35 % <td>0</td> <td>40,904</td> <td>(17,048) <td>114,399</td> <td>114,399</td> <td>0</td> <td>end of 16</td> </td>	0	40,904	(17,048) <td>114,399</td> <td>114,399</td> <td>0</td> <td>end of 16</td>	114,399	114,399	0	end of 16
81,864	end of 17	80	422,786	11,142	1,650,425	81,864	720,863	0	2,794,074	92,806	3.38 % <td>0</td> <td>41,723</td> <td>(17,842) <td>116,687</td> <td>116,687</td> <td>0</td> <td>end of 17</td> </td>	0	41,723	(17,842) <td>116,687</td> <td>116,687</td> <td>0</td> <td>end of 17</td>	116,687	116,687	0	end of 17
85,073	end of 18	81	433,941	9,984	1,647,872	85,073	756,906	0	2,838,720	95,058	3.40 % <td>0</td> <td>42,557</td> <td>(18,594) <td>119,021</td> <td>119,021</td> <td>0</td> <td>end of 18</td> </td>	0	42,557	(18,594) <td>119,021</td> <td>119,021</td> <td>0</td> <td>end of 18</td>	119,021	119,021	0	end of 18
89,074	end of 19	82	447,234	8,404	1,641,192	89,074	794,751	0	2,883,178	97,478	3.43 % <td>0</td> <td>43,408</td> <td>(19,485) <td>121,401</td> <td>121,401</td> <td>0</td> <td>end of 19</td> </td>	0	43,408	(19,485) <td>121,401</td> <td>121,401</td> <td>0</td> <td>end of 19</td>	121,401	121,401	0	end of 19
92,723	end of 20	83	462,449	7,147	1,630,528	92,723	834,489	0	2,927,466	99,870	3.46 % <td>0</td> <td>44,276</td> <td>(20,317) <td>123,829</td> <td>123,829</td> <td>0</td> <td>end of 20</td> </td>	0	44,276	(20,317) <td>123,829</td> <td>123,829</td> <td>0</td> <td>end of 20</td>	123,829	123,829	0	end of 20
97,055	end of 21	84	480,173	5,398	1,615,000	97,055	876,213	0	2,971,386	102,454	3.50 % <td>0</td> <td>45,162</td> <td>(21,310) <td>126,306</td> <td>126,306</td> <td>0</td> <td>end of 21</td> </td>	0	45,162	(21,310) <td>126,306</td> <td>126,306</td> <td>0</td> <td>end of 21</td>	126,306	126,306	0	end of 21
100,937	end of 22	85	500,127	4,055	1,594,812	100,937	920,024	0	3,014,962	104,993	3.53 % <td>0</td> <td>46,065</td> <td>(22,226) <td>128,832</td> <td>128,832</td> <td>0</td> <td>end of 22</td> </td>	0	46,065	(22,226) <td>128,832</td> <td>128,832</td> <td>0</td> <td>end of 22</td>	128,832	128,832	0	end of 22
104,922	end of 23	86	522,453	2,680	1,569,631	104,922	966,025	0	3,058,108	107,602	3.57 % <td>0</td> <td>46,986</td> <td>(23,180) <td>131,408</td> <td>131,408</td> <td>0</td> <td>end of 23</td> </td>	0	46,986	(23,180) <td>131,408</td> <td>131,408</td> <td>0</td> <td>end of 23</td>	131,408	131,408	0	end of 23
109,002	end of 24	87	547,294	1,281	1,539,110	109,002	1,014,326	0	3,100,730	110,283	3.61 % <td>0</td> <td>47,926</td> <td>(24,173) <td>134,036</td> <td>134,036</td> <td>0</td> <td>end of 24</td> </td>	0	47,926	(24,173) <td>134,036</td> <td>134,036</td> <td>0</td> <td>end of 24</td>	134,036	134,036	0	end of 24
112,344	end of 25	88	574,143	516	1,503,722	112,344	1,065,042	0	3,142,907	112,860	3.64 % <td>0</td> <td>48,885</td> <td>(25,027) <td>136,717</td> <td>136,717</td> <td>0</td> <td>end of 25</td> </td>	0	48,885	(25,027) <td>136,717</td> <td>136,717</td> <td>0</td> <td>end of 25</td>	136,717	136,717	0	end of 25
116,568	end of 26	89	603,746	(895)	1,462,340	116,568	1,118,294	0	3,184,380	115,672	3.68 % <td>0</td> <td>49,862</td> <td>(26,083) <td>139,451</td> <td>139,451</td> <td>0</td> <td>end of 26</td> </td>	0	49,862	(26,083) <td>139,451</td> <td>139,451</td> <td>0</td> <td>end of 26</td>	139,451	139,451	0	end of 26
119,864	end of 27	90	635,453	(1,520)	1,415,593	119,864	1,174,209	0	3,225,255	118,344	3.72 % <td>0</td> <td>50,859</td> <td>(26,963) <td>142,240</td> <td>142,240</td> <td>0</td> <td>end of 27</td> </td>	0	50,859	(26,963) <td>142,240</td> <td>142,240</td> <td>0</td> <td>end of 27</td>	142,240	142,240	0	end of 27
123,095	end of 28	91	669,268	(2,042)	1,363,278	123,095	1,232,920	0	3,265,465	121,053	3.75 % <td>0</td> <td>51,877</td> <td>(27,844) <td>145,085</td> <td>145,085</td> <td>0</td> <td>end of 28</td> </td>	0	51,877	(27,844) <td>145,085</td> <td>145,085</td> <td>0</td> <td>end of 28</td>	145,085	145,085	0	end of 28
126,229	end of 29	92	705,167	(2,436)	1,305,212	126,229	1,294,565	0	3,304,944	123,794	3.79 % <td>0</td> <td>52,914</td> <td>(28,721) <td>147,987</td> <td>147,987</td> <td>0</td> <td>end of 29</td> </td>	0	52,914	(28,721) <td>147,987</td> <td>147,987</td> <td>0</td> <td>end of 29</td>	147,987	147,987	0	end of 29
129,229	end of 30	93	743,097	(2,672)	1,241,244	129,229	1,359,294	0	3,343,634	126,557	3.83 % <td>0</td> <td>53,972</td> <td>(29,583) <td>150,947</td> <td>150,947</td> <td>0</td> <td>end of 30</td> </td>	0	53,972	(29,583) <td>150,947</td> <td>150,947</td> <td>0</td> <td>end of 30</td>	150,947	150,947	0	end of 30
130,657	end of 31	94	781,869	(1,617)	1,172,649	130,657	1,427,258	0	3,381,776	129,400	3.86 % <td>0</td> <td>55,052</td> <td>(30,126) <td>153,966</td> <td>153,966</td> <td>0</td> <td>end of 31</td> </td>	0	55,052	(30,126) <td>153,966</td> <td>153,966</td> <td>0</td> <td>end of 31</td>	153,966	153,966	0	end of 31
131,758	end of 32	95	821,224	(261)	1,099,523	131,758	1,498,621	0	3,419,368	131,497	3.89 % <td>0</td> <td>56,153</td> <td>(30,605) <td>157,045</td> <td>157,045</td> <td>0</td> <td>end of 32</td> </td>	0	56,153	(30,605) <td>157,045</td> <td>157,045</td> <td>0</td> <td>end of 32</td>	157,045	157,045	0	end of 32
130,896	end of 33	96	859,601	2,684	1,023,603	130,896	1,573,552	0	3,456,756	133,580	3.91 % <td>0</td> <td>57,276</td> <td>(30,707) <td>160,186</td> <td>160,186</td> <td>0</td> <td>end of 33</td> </td>	0	57,276	(30,707) <td>160,186</td> <td>160,186</td> <td>0</td> <td>end of 33</td>	160,186	160,186	0	end of 33
131,231	end of 34	97	897,862	4,719	943,552	131,231	1,652,230	0	3,493,644	135,950	3.93 % <td>0</td> <td>58,422</td> <td>(30,982) <td>163,390</td> <td>163,390</td> <td>0</td> <td>end of 34</td> </td>	0	58,422	(30,982) <td>163,390</td> <td>163,390</td> <td>0</td> <td>end of 34</td>	163,390	163,390	0	end of 34
129,254	end of 35	98	934,142	8,613	861,476	129,254	1,734,841	0	3,530,459	137,866	3.95 % <td>0</td> <td>59,590</td> <td>(30,799) <td>166,657</td> <td>166,657</td> <td>0</td> <td>end of 35</td> </td>	0	59,590	(30,799) <td>166,657</td> <td>166,657</td> <td>0</td> <td>end of 35</td>	166,657	166,657	0	end of 35
126,688	end of 36	99	967,853	12,996	777,862	126,688	1,821,583	0	3,567,298	139,584	3.96 % <td>0</td> <td>60,782</td> <td>(30,475) <td>169,991</td> <td>169,991</td> <td>0</td> <td>end of 36</td> </td>	0	60,782	(30,475) <td>169,991</td> <td>169,991</td> <td>0</td> <td>end of 36</td>	169,991	169,991	0	end of 36
121,541	end of 37	100	996,813	19,433	695,214	121,541	1,912,662	0	3,604,689	140,974	3.95 % <td>0</td> <td>61,997</td> <td>(29,581) <td>173,390</td> <td>173,390</td> <td>0</td> <td>end of 37</td> </td>	0	61,997	(29,581) <td>173,390</td> <td>173,390</td> <td>0</td> <td>end of 37</td>	173,390	173,390	0	end of 37
115,869	end of 38	101	1,020,364	26,290	614,106	115,869	2,008,295	0	3,642,764	142,159	3.94 % <td>0</td> <td>63,237</td> <td>(28,538) <td>176,858</td> <td>176,858</td> <td>0</td> <td>end of 38</td> </td>	0	63,237	(28,538) <td>176,858</td> <td>176,858</td> <td>0</td> <td>end of 38</td>	176,858	176,858	0	end of 38
109,662	end of 39	102	1,037,812	33,569	535,149	109,662	2,108,710	0	3,681,672	143,231	3.93 % <td>0</td> <td>64,502</td> <td>(27,338) <td>180,395</td> <td>180,395</td> <td>0</td> <td>end of 39</td> </td>	0	64,502	(27,338) <td>180,395</td> <td>180,395</td> <td>0</td> <td>end of 39</td>	180,395	180,395	0	end of 39
102,913	end of 40	103	1,048,429	41,274	458,993	102,913	2,214,145	0	3,721,568	144,187	3.92 % <td>0</td> <td>65,792</td> <td>(25,976) <td>184,003</td> <td>184,003</td> <td>0</td> <td>end of 40</td> </td>	0	65,792	(25,976) <td>184,003</td> <td>184,003</td> <td>0</td> <td>end of 40</td>	184,003	184,003	0	end of 40
			989,188		3,524,930		(450,000)		4,064,117	4,064,117		412,161	1,644,052	(986,163)	5,134,168	5,134,167	0	

Step 31: Comparisons: In this example, the After scenario reduced the hypothetical client's Approx Income Tax by \$287,770 (\$1,273,933 - \$986,163), increased the Accounts Total by \$198,668 (\$3,721,568 - \$3,522,900), and brought the RMD amounts closer to the after-tax target income. When you run this comparison yourself, look for a lower Approx Income Tax total, a higher Accounts Total, and reduced RMD amounts relative to the original scenario.

Structured Income Planning

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Scenario:

Total required		Taxable Brokerage Account		Tax Deferred IRA		Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
View Beneficial RMD	Year	Jane	Account	Income	Account										
REGULAR RMD	net return	64	5.00 %	5.00 %	Jane IRA	0									
access all accounts	initial amount		750,000	1,250,000	Jane inc	2,000,000	Subtotal of account incomes		Manage Infi Factor	Manage Infi Factor	Manage Eff Tax Rate		Manage Infi Factor	from total income to target	
	Jane bonus % w/bonus		750,000	1,250,000	Manage	2,000,000			2.00 %	2.00 %			2.00 %		
0	end of 1	64	746,473	1,312,500	0	2,058,973	41,027	2.05 %	100,000	0	(56,027)-16%	85,000	85,000	0	end of 1
0	end of 2	65	757,789	1,378,125	0	2,135,914	26,008	1.26 %	102,000	0	(41,308)-15%	86,700	86,700	0	end of 2
0	end of 3	66	777,761	1,447,031	0	2,224,792	17,917	0.84 %	104,040	0	(33,523)-15%	88,434	88,434	0	end of 3
0	end of 4	67	803,548	1,519,382	0	2,322,930	13,101	0.59 %	106,121	0	(29,019)-15%	90,203	90,203	0	end of 4
0	end of 5	68	748,769	1,595,352	0	2,344,120	94,957	4.09 %	0	0	(2,950)-3%	92,007	92,007	0	end of 5
0	end of 6	69	692,360	1,675,119	0	2,367,479	93,847	4.00 %	0	0	0-0%	93,847	93,847	0	end of 6
0	end of 7	70	661,528	1,758,875	0	2,420,403	65,450	2.77 %	34,227	(3,953)-5%	95,724	95,724	0	end of 7	
0	end of 8	71	629,355	1,846,818	0	2,476,174	65,250	2.70 %	34,912	(2,523)-3%	97,638	97,638	0	end of 8	
0	end of 9	72	594,616	1,939,159	0	2,533,775	66,207	2.67 %	35,610	(2,226)-3%	99,591	99,591	0	end of 9	
0	end of 10	73	556,925	2,036,117	0	2,593,043	67,421	2.66 %	36,322	(2,160)-3%	101,583	101,583	0	end of 10	
0	end of 11	74	516,088	2,137,923	0	2,654,010	68,684	2.65 %	37,048	(2,118)-3%	103,615	103,615	0	end of 11	
86,907	end of 12	75	540,806	2,157,912	86,907	2,698,718	87,993	3.32 %	37,789	(20,096)-13%	105,687	105,687	0	end of 12	
91,051	end of 13	76	568,561	2,174,756	91,051	2,743,317	90,336	3.35 %	38,545	(21,081)-14%	107,801	107,801	0	end of 13	
94,968	end of 14	77	599,261	2,188,526	94,968	2,787,787	92,696	3.38 %	39,316	(22,055)-14%	109,957	109,957	0	end of 14	
99,478	end of 15	78	633,461	2,198,474	99,478	2,831,935	95,241	3.42 %	40,102	(23,188)-14%	112,156	112,156	0	end of 15	
104,193	end of 16	79	671,435	2,204,204	104,193	2,875,639	97,892	3.46 %	40,904	(24,398)-14%	114,399	114,399	0	end of 16	
109,119	end of 17	80	713,476	2,205,296	109,119	2,918,772	100,649	3.50 %	41,723	(25,685)-14%	116,687	116,687	0	end of 17	
113,675	end of 18	81	759,434	2,201,885	113,675	2,961,320	103,391	3.54 %	42,557	(26,927)-14%	119,020	119,020	0	end of 18	
119,021	end of 19	82	810,065	2,192,959	119,021	3,003,024	106,362	3.59 %	43,408	(28,369)-14%	121,401	121,401	0	end of 19	
123,896	end of 20	83	865,164	2,178,710	123,896	3,043,874	109,301	3.64 %	44,276	(29,748)-15%	123,829	123,829	0	end of 20	
129,685	end of 21	84	925,597	2,157,961	129,685	3,083,558	112,510	3.70 %	45,162	(31,366)-15%	126,306	126,306	0	end of 21	
134,873	end of 22	85	991,034	2,130,986	134,873	3,122,020	115,716	3.75 %	46,065	(32,949)-15%	128,832	128,832	0	end of 22	
140,196	end of 23	86	1,061,758	2,097,339	140,196	3,159,097	119,024	3.81 %	46,986	(34,602)-15%	131,408	131,408	0	end of 23	
145,649	end of 24	87	1,138,058	2,056,557	145,649	3,194,616	122,436	3.88 %	47,926	(36,326)-15%	134,036	134,036	0	end of 24	
150,114	end of 25	88	1,219,381	2,009,271	150,114	3,228,653	125,694	3.94 %	48,885	(37,861)-15%	136,717	136,717	0	end of 25	
155,767	end of 26	89	1,306,810	1,953,977	155,767	3,260,787	129,298	4.01 %	49,862	(39,709)-15%	139,451	139,451	0	end of 26	
160,162	end of 27	90	1,399,616	1,891,514	160,162	3,291,130	132,696	4.07 %	50,859	(41,315)-15%	142,240	142,240	0	end of 27	
164,479	end of 28	91	1,497,926	1,821,610	164,479	3,319,536	136,150	4.14 %	51,877	(42,941)-15%	145,085	145,085	0	end of 28	
168,668	end of 29	92	1,601,840	1,744,023	168,668	3,345,862	139,651	4.21 %	52,914	(44,578)-15%	147,987	147,987	0	end of 29	
172,676	end of 30	93	1,711,418	1,658,548	172,676	3,369,966	143,189	4.28 %	53,972	(46,215)-15%	150,947	150,947	0	end of 30	
174,584	end of 31	94	1,825,254	1,566,892	174,584	3,392,145	146,319	4.34 %	55,052	(47,405)-15%	153,966	153,966	0	end of 31	
176,055	end of 32	95	1,943,154	1,469,181	176,055	3,412,336	149,417	4.41 %	56,153	(48,525)-15%	157,045	157,045	0	end of 32	
174,902	end of 33	96	2,063,241	1,367,737	174,902	3,430,978	151,974	4.45 %	57,276	(49,064)-15%	160,186	160,186	0	end of 33	
175,351	end of 34	97	2,186,796	1,260,773	175,351	3,447,569	154,958	4.52 %	58,422	(49,990)-15%	163,390	163,390	0	end of 34	
172,709	end of 35	98	2,311,554	1,151,103	172,709	3,462,658	157,289	4.56 %	59,590	(50,222)-15%	166,657	166,657	0	end of 35	
169,280	end of 36	99	2,436,926	1,039,378	169,280	3,476,305	159,486	4.61 %	60,782	(50,277)-15%	169,991	169,991	0	end of 36	
162,403	end of 37	100	2,560,210	928,944	162,403	3,489,155	160,965	4.63 %	61,997	(49,572)-15%	173,390	173,390	0	end of 37	
154,824	end of 38	101	2,680,576	820,568	154,824	3,501,144	162,469	4.66 %	63,237	(48,848)-14%	176,858	176,858	0	end of 38	
146,530	end of 39	102	2,797,294	715,066	146,530	3,512,360	163,841	4.68 %	64,502	(47,948)-14%	180,395	180,395	0	end of 39	
137,513	end of 40	103	2,909,594	613,307	137,513	3,522,900	165,077	4.70 %	65,792	(46,866)-14%	184,003	184,003	0	end of 40	
			243,170	4,108,718		4,351,888			412,161	1,644,052	(1,273,933)	5,134,168	5,134,167	0	

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