

Structured Income Plan for: **The Sample Family**

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Scenario A - Income Plan

Planning Horizon 24			Fred IRA #1 No Risk Long Term Income	Fred IRA #2 Some Risk Mid Term Income	Sally IRA #1 Long Term Income	Sally's 401k	Account Balance	Structured Income										
Year	Him	Her	Account	Income	Account	Income	Account	Income	Account	Income	Accounts	Planned Distribtn	Fred's Salary	Sally's Salary	Sally's Pension	Fred's SS	Sally's SS	Total Income
net return	59	58	3.50%	his IRA	4.00%	his IRA	5.00%	her IRA	0.00%	her IRA	Total	subtotal	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	
initial amt			315,000		315,000		376,000		115,000		1,121,000	of account						
bonus %			6.0%		0.0%		0.0%		0.0%		18,900	incomes	0.5%	0.0%	0.0%	2.0%	2.0%	
w/bonus			333,900		315,000		376,000		115,000		1,139,900							
end of 1	60	59	345,587		327,600		394,800		115,000		1,182,987	0	65,000	43,000	0	0	0	108,000
end of 2	61	60	357,682		340,704		414,540		115,000		1,227,926	0	65,325	43,000	0	0	0	108,325
end of 3	62	61	370,201		354,332		435,267		115,000		1,274,800	0	65,652	43,000	0	0	0	108,652
end of 4	63	62	383,158		368,505		457,030		115,000		1,323,694	0	65,980	43,000	0	0	0	108,980
end of 5	64	63	396,568		383,246		439,882	40,000	115,000		1,334,696	40,000	66,310	16,000	20,400	0	0	142,710
end of 6	65	64	410,448		398,575		421,876	40,000	115,000		1,345,900	40,000	66,641	16,000	20,400	0	18,250	161,291
end of 7	66	65	424,814		414,519		402,970	40,000	115,000		1,357,302	40,000	0	16,000	20,400	10,147	18,615	105,162
end of 8	67	66	439,683		391,099	40,000	403,118	20,000	115,000		1,348,900	60,000	0	0	20,400	10,350	18,987	109,737
end of 9	68	67	455,071		366,743	40,000	402,274	21,000	115,000		1,339,089	61,000	0	0	20,400	10,557	19,367	111,324
end of 10	69	68	470,999		341,413	40,000	400,388	22,000	115,000		1,327,800	62,000	0	0	20,400	10,768	19,754	112,922
end of 11	70	69	473,354	14,130	335,569	19,500	420,407		115,000		1,344,331	33,630	0	0	20,400	44,159	20,149	118,338
end of 12	71	70	475,721	14,201	329,492	19,500	441,428		115,000		1,361,641	33,701	0	0	20,400	45,042	20,552	119,695
end of 13	72	71	478,099	14,272	323,172	19,500	463,499		115,000		1,379,770	33,772	0	0	20,400	45,943	20,964	121,078
end of 14	73	72	480,490	14,343	316,599	19,500	486,674		115,000		1,398,763	33,843	0	0	20,400	46,862	21,383	122,488
end of 15	74	73	482,892	14,415	309,763	19,500	511,008		115,000		1,418,663	33,915	0	0	20,400	47,799	21,810	123,924
end of 16	75	74	485,307	14,487	302,653	19,500	536,558		115,000		1,439,518	33,987	0	0	20,400	48,755	22,247	125,389
end of 17	76	75	487,733	14,559	295,259	19,500	563,386		115,000		1,461,379	34,059	0	0	20,400	49,730	22,692	126,881
end of 18	77	76	490,172	14,632	287,570	19,500	591,555		115,000		1,484,297	34,132	0	0	20,400	50,725	23,145	128,402
end of 19	78	77	492,623	14,705	279,573	19,500	621,133		115,000		1,508,328	34,205	0	0	20,400	51,739	23,608	129,953
end of 20	79	78	495,086	14,779	271,255	19,500	652,190		115,000		1,533,531	34,279	0	0	20,400	52,774	24,080	131,533
end of 21	80	79	497,561	14,853	262,606	19,500	684,799		115,000		1,559,966	34,353	0	0	20,400	53,830	24,562	133,144
end of 22	81	80	500,049	14,927	253,610	19,500	719,039		115,000		1,587,698	34,427	0	0	20,400	54,906	25,053	134,786
end of 23	82	81	502,549	15,001	244,254	19,500	754,991		115,000		1,616,795	34,501	0	0	20,400	56,004	25,554	136,460
end of 24	83	82	505,062	15,076	234,524	19,500	792,741		115,000		1,647,327	34,576	0	0	20,400	57,124	26,065	138,166
			204,379		393,000		183,000		0		780,379		394,908	220,000	408,000	747,215	416,840	2,967,342

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