

Understanding a Basic Structured Income Plan

01/12/2026 10:09 am EST

After inputting all the client information into SIPS, the system will create a basic planning scenario. Below is an explanation of what each column represents in a basic planning scenario.

Step 1: Scenario: This text box shows the scenario you are currently viewing. To switch scenarios, click the dropdown arrow and select a different one.

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PREPARED BY:

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

Structured Income Planning

EditDynamic Mode

ScenarioReading A Basic Structured Income Plan

Planning Horizon20 years

Accounts

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %	3.00 %							
initial amount	50,000		100,000		150,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851
end of 15	65	50,008	0	155,797	0	205,804	0	141,295	33,600	174,895
end of 16	66	50,008	0	160,471	0	210,479	0	144,829	34,440	179,269
end of 17	67	50,008	0	165,285	0	215,293	0	148,459	35,301	183,760
end of 18	68	50,009	0	170,243	0	220,252	0	152,179	36,184	188,363
end of 19	69	50,010	0	175,351	0	225,360	0	156,000	37,088	193,088
end of 20	70	50,010	0	180,611	0	230,621	0	160,015	38,015	198,030
		0		0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 2: Planning Horizon: This text box displays the timeline for the planning scenario. To adjust the timeline, click the dropdown arrow and select a timeframe.

YOUR CASE LIST

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Structured Income Planning

Edit

Dynamic Mode

Scenario

Reading A Basic Structured Income Plan

Planning Horizon

20 years

Accounts

Checkings/Savings Account

Individual Roth IRA

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %		0		2.50 %	2.50 %		
w/bonus		50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0		0		0		1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 3: Year: The leftmost and rightmost columns represent the years within the timeframe. The final row indicates the last year of the planning horizon.

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Structured Income Planning

Edit Dynamic Mode

Scenario Reading A Basic Structured Income Plan

Planning Horizon 20 years

Accounts

Checkings/Savings Account Individual Roth IRA

Incomes

Wages SS

Total Income

Year

net return 50 0.00 % 3.00 % 150,000 0 100,000 0 100,000 0 100,000 end of 1

initial amount 50,000 100,000 150,000 Subtotal of account incomes 0 100,000 0 100,000 0 100,000 end of 2

bonus % 0.00 % 0.00 % 0 0 0 0 0 0 0 0 end of 3

w/bonus 50,000 100,000 150,000 0 100,000 0 100,000 0 100,000 end of 4

end of 1 51 50,000 0 103,000 0 153,000 0 100,000 0 100,000 end of 5

end of 2 52 50,001 0 106,090 0 156,091 0 102,500 0 102,500 end of 6

end of 3 53 50,002 0 109,273 0 159,274 0 105,062 0 105,062 end of 7

end of 4 54 50,002 0 112,551 0 162,553 0 107,689 0 107,689 end of 8

end of 5 55 50,002 0 115,927 0 165,930 0 110,381 0 110,381 end of 9

end of 6 56 50,003 0 119,405 0 169,408 0 113,141 0 113,141 end of 10

end of 7 57 50,004 0 122,987 0 172,991 0 115,969 0 115,969 end of 11

end of 8 58 50,004 0 126,677 0 176,681 0 118,869 0 118,869 end of 12

end of 9 59 50,004 0 130,477 0 180,482 0 121,840 0 121,840 end of 13

end of 10 60 50,005 0 134,392 0 184,397 0 124,886 0 124,886 end of 14

end of 11 61 50,006 0 138,423 0 188,429 0 128,008 0 128,008 end of 15

end of 12 62 50,006 0 142,576 0 192,582 0 131,209 0 131,209 end of 16

end of 13 63 50,006 0 146,853 0 196,860 0 134,489 0 134,489 end of 17

end of 14 64 50,007 0 151,259 0 201,266 0 137,851 0 137,851 end of 18

end of 15 65 50,008 0 155,797 0 205,804 0 0 33,600 33,600 end of 19

end of 16 66 50,008 0 160,471 0 210,479 0 0 34,440 34,440 end of 20

end of 17 67 50,008 0 165,285 0 215,293 0 0 35,301 35,301

end of 18 68 50,009 0 170,243 0 220,252 0 0 36,184 36,184

end of 19 69 50,010 0 175,351 0 225,360 0 0 37,088 37,088

end of 20 70 50,010 0 180,611 0 230,621 0 0 38,015 38,015

0 0 0 1,651,895 214,628 1,866,523

Orange backgrounds indicate hypothetical returns

Step 4: Name and Age: This column displays the client's name and age. The starting age represents the client's current age, while the final row reflects the client's age at the end of the planning horizon.

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Planning Horizon

20 years

Accounts

Checkings/Savings Account

Individual Roth IRA

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %		3.00 %						
initial amount	50,000		100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus	0.00 %		0.00 %		0		2.50 %	2.50 %		
	50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,990	0	156,991	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
		0		0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Orange backgrounds indicate hypothetical returns

Step 5: Accounts: These columns represent the client's monetary account information. They include the account title, the monetary balance, the yearly growth percentage, and the yearly income growth amount. The grayed-out values indicate the starting balance for the current year, while the final row shows the projected monetary amounts.

YOUR CASE LIST

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Planning Horizon

20 years

Accounts

Checkings/Savings Account

Individual Roth IRA

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0		0		0		1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Orange backgrounds indicate hypothetical returns

Step 6: Accounts Total: This column represents the combined monetary total of all accounts. The final row of the

table shows the projected monetary amount at the end of the timeline horizon.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Accounts

Checkings/Savings Account | Individual Roth IRA

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %	3.00 %		150,000					
initial amount		50,000	100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %	0.00 %		0		2.50 %	2.50 %		
w/bonus		50,000	100,000		150,000					
end of 1	51	50,000	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 7: Planned Distribution: This column represents the amount deducted from the total income and allocated to the accounts each year.

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Structured Income Planning

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Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Accounts

Checkings/Savings Account | Individual Roth IRA

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %	3.00 %		150,000					
initial amount		50,000	100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %	0.00 %		0		2.50 %	2.50 %		
w/bonus		50,000	100,000		150,000					
end of 1	51	50,000	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 8: Client's Wages: This column is part of the income section and represents the client's yearly wage. The grayed-out section displays the inflation factor percentage for the yearly wage increase. The starting wage amount

corresponds to the value entered on the income page. Similarly, the inflation factor percentage aligns with the percentage specified on the income page.

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Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes			
		Checkings/Savings Account		Individual Roth IRA				Wages	SS	Total Income	Year
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution				
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		150,000					
bonus %		0.00 %		0.00 %		0					
w/bonus		50,000		100,000		150,000					
							Subtotal of account incomes	Infl Factor	Infl Factor		
								2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0		0		0		1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 9: Social Security: This column represents the Social Security distribution amount. The monetary amount begins at the retirement age specified in the client information section of the client dashboard. The inflation factor corresponds to the percentage entered in the income section of the client dashboard.

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Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts						Incomes			
		Checkings/Savings Account		Individual Roth IRA				Wages	SS	Total Income	Year
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution				
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		150,000					
bonus %		0.00 %		0.00 %		0					
w/bonus		50,000		100,000		150,000					
							Subtotal of account incomes	Infl Factor	Infl Factor		
								2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0		0		0		1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 10: Total Income: This column represents the combined total of all income amounts.

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Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts				Incomes					
		Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
Year		Account	Income	Account	Income						
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		0	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %		
bonus % w/bonus		50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523		

Orange backgrounds indicate hypothetical returns

Step 11: Year: The leftmost and rightmost columns represent the years within the timeframe. The final row indicates the last year of the planning horizon.

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Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts				Incomes					
		Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
Year		Account	Income	Account	Income						
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		0	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %		
bonus % w/bonus		50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523		

Orange backgrounds indicate hypothetical returns

Step 12: Sum Amounts: The final row of the planning scenario displays the total sum of the amounts in the account and income columns.

YOUR CASE LIST

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Structured Income Planning

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Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Accounts

Checkings/Savings Account

Individual Roth IRA

Incomes

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000					
bonus %	0.00 %		0.00 %		0					
w/bonus	50,000		100,000		150,000					
						Subtotal of account incomes	Infl Factor	Infl Factor		
							2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	100,000	0	100,000	100,000	end of 1
end of 2	52	50,001	0	106,090	0	102,500	0	102,500	102,500	end of 2
end of 3	53	50,002	0	109,273	0	105,062	0	105,062	105,062	end of 3
end of 4	54	50,002	0	112,551	0	107,689	0	107,689	107,689	end of 4
end of 5	55	50,002	0	115,927	0	110,381	0	110,381	110,381	end of 5
end of 6	56	50,003	0	119,405	0	113,141	0	113,141	113,141	end of 6
end of 7	57	50,004	0	122,987	0	115,969	0	115,969	115,969	end of 7
end of 8	58	50,004	0	126,677	0	118,869	0	118,869	118,869	end of 8
end of 9	59	50,004	0	130,477	0	121,840	0	121,840	121,840	end of 9
end of 10	60	50,005	0	134,392	0	124,886	0	124,886	124,886	end of 10
end of 11	61	50,006	0	138,423	0	128,008	0	128,008	128,008	end of 11
end of 12	62	50,006	0	142,576	0	131,209	0	131,209	131,209	end of 12
end of 13	63	50,006	0	146,853	0	134,489	0	134,489	134,489	end of 13
end of 14	64	50,007	0	151,259	0	137,851	0	137,851	137,851	end of 14
end of 15	65	50,008	0	155,797	0	0	33,600	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	0	34,440	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	0	35,301	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	0	36,184	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	0	37,088	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	0	38,015	38,015	38,015	end of 20
		0		0	0	1,651,895	214,628	1,866,523		

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com