

How to read a basic structured income plan

08/24/2024 3:44 pm EDT

Below is a step-by-step explanation of how to read a basic structured income plan. This is starting from left to right.

Step 1: Year: The left and right column correlates with the planning horizon timeframe. The grayed out section is the current year. The last line reflects the last year of the planning horizon timeline.

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PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
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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

Edit: Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years | Saving account (1) | ROTH IRA (1)

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (1)	SS (1)	Total Income	Year
net return	50	0.10 %	6.00 %		150,000	0				
initial amount		50,000	100,000		150,000					
bonus % w/bonus		0.00 %	0.00 %		150,000					
end of 1	51	50,050	0	106,000	0	100,000	0	100,000		end of 1
end of 2	52	50,100	0	112,360	0	102,200	0	102,200		end of 2
end of 3	53	50,150	0	119,102	0	104,448	0	104,448		end of 3
end of 4	54	50,200	0	126,248	0	106,746	0	106,746		end of 4
end of 5	55	50,251	0	133,823	0	109,095	0	109,095		end of 5
end of 6	56	50,301	0	141,852	0	111,495	0	111,495		end of 6
end of 7	57	50,351	0	150,363	0	113,948	0	113,948		end of 7
end of 8	58	50,401	0	159,385	0	116,454	0	116,454		end of 8
end of 9	59	50,452	0	168,948	0	119,016	0	119,016		end of 9
end of 10	60	50,502	0	179,085	0	121,635	0	121,635		end of 10
end of 11	61	50,553	0	189,830	0	124,311	0	124,311		end of 11
end of 12	62	50,603	0	201,220	0	127,046	0	127,046		end of 12
end of 13	63	50,654	0	213,293	0	129,841	0	129,841		end of 13
end of 14	64	50,705	0	226,090	0	132,697	0	132,697		end of 14
end of 15	65	50,755	0	239,656	0	21,675	21,675	21,675		end of 15
end of 16	66	50,806	0	254,035	0	22,152	22,152	22,152		end of 16
			0	0	304,841	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

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Step 2: Planning Horizon Timeline: If you would like to change the planning horizon timeframe, click on the down carrot arrow and select the year you would like to choose. The default planning horizon timeline is set at 16 years. The options are in a four year increments starting with the 16 year timeline. The longest time line is 40 years.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor		Total Income	Year
net return	50	0.10 %	6.00 %							
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	50,000		100,000		150,000		2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,100	0	112,360	0	102,200	0	0	102,200	end of 2
end of 3	53	50,150	0	119,102	0	104,448	0	0	104,448	end of 3
end of 4	54	50,200	0	126,248	0	106,746	0	0	106,746	end of 4
end of 5	55	50,251	0	133,823	0	109,095	0	0	109,095	end of 5
end of 6	56	50,301	0	141,852	0	111,495	0	0	111,495	end of 6
end of 7	57	50,351	0	150,363	0	113,948	0	0	113,948	end of 7
end of 8	58	50,401	0	159,385	0	116,454	0	0	116,454	end of 8
end of 9	59	50,452	0	168,948	0	119,016	0	0	119,016	end of 9
end of 10	60	50,502	0	179,085	0	121,635	0	0	121,635	end of 10
end of 11	61	50,553	0	189,830	0	124,311	0	0	124,311	end of 11
end of 12	62	50,603	0	201,220	0	127,046	0	0	127,046	end of 12
end of 13	63	50,654	0	213,293	0	129,841	0	0	129,841	end of 13
end of 14	64	50,705	0	226,090	0	132,697	0	0	132,697	end of 14
end of 15	65	50,755	0	239,656	0	0	21,675	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	0	0	22,152	22,152	22,152	end of 16
					0	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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Step 3: Name and Age: This column correlates with the client's name and the age of the client. The start age is the current age of the client, the last column reflects the age of the client at that planning horizon timeline.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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REVISED PLAN DATE: [REDACTED]

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Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor		Total Income	Year
net return	50	0.10 %	6.00 %							
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	50,000		100,000		150,000		2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,100	0	112,360	0	102,200	0	0	102,200	end of 2
end of 3	53	50,150	0	119,102	0	104,448	0	0	104,448	end of 3
end of 4	54	50,200	0	126,248	0	106,746	0	0	106,746	end of 4
end of 5	55	50,251	0	133,823	0	109,095	0	0	109,095	end of 5
end of 6	56	50,301	0	141,852	0	111,495	0	0	111,495	end of 6
end of 7	57	50,351	0	150,363	0	113,948	0	0	113,948	end of 7
end of 8	58	50,401	0	159,385	0	116,454	0	0	116,454	end of 8
end of 9	59	50,452	0	168,948	0	119,016	0	0	119,016	end of 9
end of 10	60	50,502	0	179,085	0	121,635	0	0	121,635	end of 10
end of 11	61	50,553	0	189,830	0	124,311	0	0	124,311	end of 11
end of 12	62	50,603	0	201,220	0	127,046	0	0	127,046	end of 12
end of 13	63	50,654	0	213,293	0	129,841	0	0	129,841	end of 13
end of 14	64	50,705	0	226,090	0	132,697	0	0	132,697	end of 14
end of 15	65	50,755	0	239,656	0	0	21,675	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	0	0	22,152	22,152	22,152	end of 16
					0	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

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Step 4: Accounts: This column correlates with the clients monetary account information. It shows the clients title for the account, the monetary amount in the account, the account yearly growth percentage and the yearly income amount growth. The grayed-out amount is the monetary start of the current year. The last line in the column is the projected monetary amounts in the column.

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PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Saving account (1)		ROTH IRA (1)		Accounts Total	Planned Distribution	Infl Factor		Total Income	Year
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.10 %		6.00 %	150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	50,000	0.00 %	100,000	0.00 %	150,000	2.20 %	2.20 %			
end of 1	51	50,050	0	106,000	156,050	0	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	162,460	0	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	169,252	0	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	176,448	0	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	184,073	0	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	192,153	0	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	200,714	0	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	209,786	0	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	219,400	0	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	229,587	0	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	240,383	0	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	251,823	0	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	263,947	0	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	276,795	0	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	290,411	0	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	304,841	0	0	22,152	22,152	end of 16
		0	0	0	0	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

SIPS Planning System

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Step 5: Accounts Total: This column represents the sum monetary amount of all the accounts combined together. The grayed-out section represents how much of a monetary amount the client has currently. The line at the end of the table represents the projected monetary amount at the end of the timeline horizon.

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PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Saving account (1)		ROTH IRA (1)		Accounts Total	Planned Distribution	Infl Factor		Total Income	Year
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.10 %		6.00 %	150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	50,000	0.00 %	100,000	0.00 %	150,000	2.20 %	2.20 %			
end of 1	51	50,050	0	106,000	156,050	0	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	162,460	0	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	169,252	0	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	176,448	0	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	184,073	0	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	192,153	0	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	200,714	0	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	209,786	0	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	219,400	0	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	229,587	0	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	240,383	0	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	251,823	0	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	263,947	0	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	276,795	0	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	290,411	0	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	304,841	0	0	22,152	22,152	end of 16
		0	0	0	0	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

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Step 6: Planned Distribution: This column represents the monetary target income amount each year for the client. It is also the subtotal of the account's income.

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Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 20 years

Year	Saving account (1)		ROTH IRA (1)		Accounts Total	Planned Distribution	Inflation		Total Income	Year
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.10 %	6.00 %		150,000					
initial amount		50,000	100,000		0	Subtotal of account incomes				
bonus %		0.00 %	0.00 %		150,000					
w/bonus		50,000	100,000		150,000		2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,100	0	112,360	0	102,200	0	0	102,200	end of 2
end of 3	53	50,150	0	119,102	0	104,448	0	0	104,448	end of 3
end of 4	54	50,200	0	126,248	0	106,746	0	0	106,746	end of 4
end of 5	55	50,251	0	133,823	0	109,095	0	0	109,095	end of 5
end of 6	56	50,301	0	141,852	0	111,495	0	0	111,495	end of 6
end of 7	57	50,351	0	150,363	0	113,948	0	0	113,948	end of 7
end of 8	58	50,401	0	159,385	0	116,454	0	0	116,454	end of 8
end of 9	59	50,452	0	168,948	0	119,016	0	0	119,016	end of 9
end of 10	60	50,502	0	179,085	0	121,635	0	0	121,635	end of 10
end of 11	61	50,553	0	189,830	0	124,311	0	0	124,311	end of 11
end of 12	62	50,603	0	201,220	0	127,046	0	0	127,046	end of 12
end of 13	63	50,654	0	213,293	0	129,841	0	0	129,841	end of 13
end of 14	64	50,705	0	226,090	0	132,697	0	0	132,697	end of 14
end of 15	65	50,755	0	239,656	0	0	21,675	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	0	0	22,152	22,152	22,152	end of 16
end of 17	67	50,857	0	269,277	0	0	22,639	22,639	22,639	end of 17
end of 18	68	50,908	0	285,434	0	0	23,137	23,137	23,137	end of 18
end of 19	69	50,959	0	302,560	0	0	23,646	23,646	23,646	end of 19
end of 20	70	51,010	0	320,713	0	0	24,166	24,166	24,166	end of 20
			0		0		1,618,932	137,416	1,756,348	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 7: Client's Wages: This column is part of the income section. This column represents the client's yearly wage. The grayed-out section has the inflation factor percentage of the yearly wage increase. The numeric amount of the starting wage correlates with the numeric number that was filtered in for the wages on the income page. The inflation factor is the same percentage that was filtered in on the income page.

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PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Saving account (1)		ROTH IRA (1)		Accounts Total	Planned Distribution	Wages (1)	Inflation		Total Income	Year
	Account	Income	Account	Income				Infl Factor	Infl Factor		
net return	50	0.10 %	6.00 %		150,000						
initial amount		50,000	100,000		0	Subtotal of account incomes					
bonus %		0.00 %	0.00 %		150,000						
w/bonus		50,000	100,000		150,000			2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	0	100,000	0	0	100,000	end of 1	
end of 2	52	50,100	0	112,360	0	102,200	0	0	102,200	end of 2	
end of 3	53	50,150	0	119,102	0	104,448	0	0	104,448	end of 3	
end of 4	54	50,200	0	126,248	0	106,746	0	0	106,746	end of 4	
end of 5	55	50,251	0	133,823	0	109,095	0	0	109,095	end of 5	
end of 6	56	50,301	0	141,852	0	111,495	0	0	111,495	end of 6	
end of 7	57	50,351	0	150,363	0	113,948	0	0	113,948	end of 7	
end of 8	58	50,401	0	159,385	0	116,454	0	0	116,454	end of 8	
end of 9	59	50,452	0	168,948	0	119,016	0	0	119,016	end of 9	
end of 10	60	50,502	0	179,085	0	121,635	0	0	121,635	end of 10	
end of 11	61	50,553	0	189,830	0	124,311	0	0	124,311	end of 11	
end of 12	62	50,603	0	201,220	0	127,046	0	0	127,046	end of 12	
end of 13	63	50,654	0	213,293	0	129,841	0	0	129,841	end of 13	
end of 14	64	50,705	0	226,090	0	132,697	0	0	132,697	end of 14	
end of 15	65	50,755	0	239,656	0	0	21,675	21,675	21,675	end of 15	
end of 16	66	50,806	0	254,035	0	0	22,152	22,152	22,152	end of 16	
			0		0		1,618,932	43,827	1,662,758		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 8: Social Security: This column represents the social security distribution amount. The monetary numeric amount does not start until the retirement age that was specified on the client information in the client dashboard

section. The inflation factor correlates with the numeric percentage amount that was filtered in the incomes section of the client dashboard.

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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

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 20 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (1)	SS (1)	Total Income	Year
net return	50	0.10 %	6.00 %		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		2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	156,050	0	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	162,460	0	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	169,252	0	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	176,448	0	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	184,073	0	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	192,153	0	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	200,714	0	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	209,786	0	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	219,400	0	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	229,587	0	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	240,383	0	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	251,823	0	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	263,947	0	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	276,795	0	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	290,411	0	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	304,841	0	0	22,152	22,152	end of 16
end of 17	67	50,857	0	269,277	320,134	0	0	22,639	22,639	end of 17
end of 18	68	50,908	0	285,434	336,341	0	0	23,137	23,137	end of 18
end of 19	69	50,959	0	302,560	353,518	0	0	23,646	23,646	end of 19
end of 20	70	51,010	0	320,713	371,723	0	0	24,166	24,166	end of 20
			0		0	0	1,618,932	137,416	1,756,348	

Orange backgrounds indicate hypothetical returns

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Step 9: Total Income: This column represents that sum numeric amount of the total incomes combined.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (1)	SS (1)	Total Income	Year
net return	50	0.10 %	6.00 %		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		2.20 %	2.20 %		
end of 1	51	50,050	0	106,000	156,050	0	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	162,460	0	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	169,252	0	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	176,448	0	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	184,073	0	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	192,153	0	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	200,714	0	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	209,786	0	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	219,400	0	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	229,587	0	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	240,383	0	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	251,823	0	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	263,947	0	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	276,795	0	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	290,411	0	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	304,841	0	0	22,152	22,152	end of 16
			0		0	0	1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 10: Year: This column correlates with the year column that is at the left hand side of the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (1)	SS (1)	Total Income	Year
net return	50	0.10 %	6.00 %		150,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 2.20 %		
initial amount		50,000	100,000		150,000					
bonus %		0.00 %	0.00 %							
w/bonus		50,000	100,000		150,000					
end of 1	51	50,050	0	106,000	0	156,050	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	0	162,460	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	0	169,252	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	0	176,448	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	0	184,073	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	0	192,153	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	0	200,714	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	0	209,786	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	0	219,400	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	0	229,587	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	0	240,383	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	0	251,823	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	0	263,947	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	0	276,795	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	0	290,411	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	0	304,841	0	22,152	22,152	end of 16
							1,618,932	43,827	1,662,758	

Orange backgrounds indicate hypothetical returns

SIPS Structured Planning System

PRIVACY POLICY | TERMS OF USE

Note: At the very bottom of the structured income plan is the numeric sum of all the wages, social security, and total incomes.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 20 years

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (1)	SS (1)	Total Income	Year
net return	50	0.10 %	6.00 %		150,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 2.20 %		
initial amount		50,000	100,000		150,000					
bonus %		0.00 %	0.00 %							
w/bonus		50,000	100,000		150,000					
end of 1	51	50,050	0	106,000	0	156,050	100,000	0	100,000	end of 1
end of 2	52	50,100	0	112,360	0	162,460	102,200	0	102,200	end of 2
end of 3	53	50,150	0	119,102	0	169,252	104,448	0	104,448	end of 3
end of 4	54	50,200	0	126,248	0	176,448	106,746	0	106,746	end of 4
end of 5	55	50,251	0	133,823	0	184,073	109,095	0	109,095	end of 5
end of 6	56	50,301	0	141,852	0	192,153	111,495	0	111,495	end of 6
end of 7	57	50,351	0	150,363	0	200,714	113,948	0	113,948	end of 7
end of 8	58	50,401	0	159,385	0	209,786	116,454	0	116,454	end of 8
end of 9	59	50,452	0	168,948	0	219,400	119,016	0	119,016	end of 9
end of 10	60	50,502	0	179,085	0	229,587	121,635	0	121,635	end of 10
end of 11	61	50,553	0	189,830	0	240,383	124,311	0	124,311	end of 11
end of 12	62	50,603	0	201,220	0	251,823	127,046	0	127,046	end of 12
end of 13	63	50,654	0	213,293	0	263,947	129,841	0	129,841	end of 13
end of 14	64	50,705	0	226,090	0	276,795	132,697	0	132,697	end of 14
end of 15	65	50,755	0	239,656	0	290,411	0	21,675	21,675	end of 15
end of 16	66	50,806	0	254,035	0	304,841	0	22,152	22,152	end of 16
end of 17	67	50,857	0	269,277	0	320,134	0	22,639	22,639	end of 17
end of 18	68	50,908	0	285,434	0	336,341	0	23,137	23,137	end of 18
end of 19	69	50,959	0	302,560	0	353,518	0	23,646	23,646	end of 19
end of 20	70	51,010	0	320,713	0	371,723	0	24,166	24,166	end of 20
							1,618,932	137,416	1,756,348	

Orange backgrounds indicate hypothetical returns

SIPS Structured Planning System

PRIVACY POLICY | TERMS OF USE

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com

