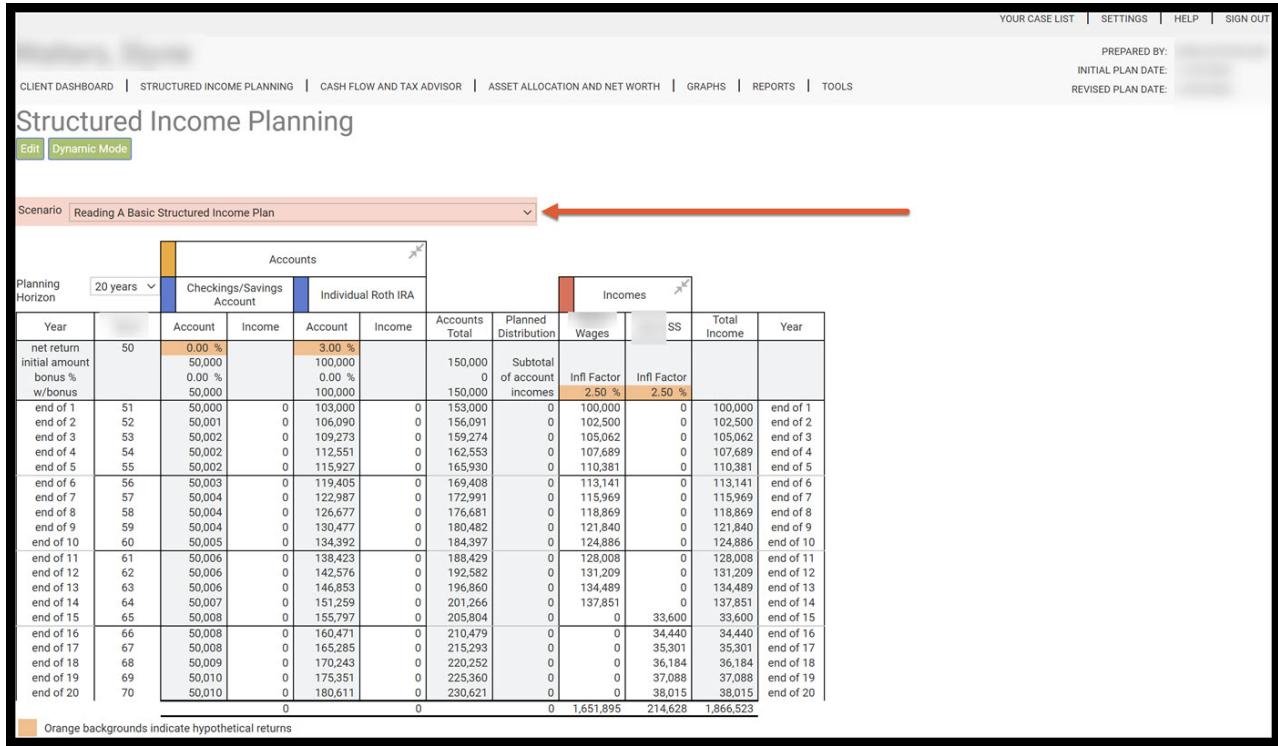


Understanding a Basic Structured Income Plan

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.



The screenshot shows the 'Structured Income Planning' section of the software. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main area is titled 'Structured Income Planning' with 'Edit' and 'Dynamic Mode' buttons. A dropdown menu is open under 'Scenario', showing 'Reading A Basic Structured Income Plan'. An orange arrow points to this dropdown menu. Below it is a detailed table with two main sections: 'Accounts' and 'Incomes'. The 'Accounts' section has columns for 'Year', 'Account' (Checkings/Savings Account and Individual Roth IRA), 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', and 'SS'. The 'Incomes' section has columns for 'Year', 'Total Income', and 'Year'. The table contains data for a 20-year planning horizon, starting from year 50 and ending at year 70. Orange backgrounds indicate hypothetical returns for certain cells.

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 | 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: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Accounts

Year	Account		Income		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
50	0.00 %	3.00 %	50,000	100,000	150,000	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %	100,000	
51	50,000	100,000	50,002	109,273	153,000	100,000	100,000	100,000	100,000	end of 1
52	50,001	106,090	50,002	109,273	156,091	102,500	102,500	102,500	102,500	end of 2
53	50,002	112,551	50,002	112,551	159,274	105,062	105,062	105,062	105,062	end of 3
54	50,002	115,927	50,002	115,927	162,553	107,689	107,689	107,689	107,689	end of 4
55	50,002	116,930	50,002	116,930	165,930	110,381	110,381	110,381	110,381	end of 5
56	50,003	119,405	50,003	119,405	169,408	113,141	113,141	113,141	113,141	end of 6
57	50,004	122,987	50,004	122,987	172,991	115,969	115,969	115,969	115,969	end of 7
58	50,004	126,677	50,004	126,677	176,681	118,869	118,869	118,869	118,869	end of 8
59	50,004	130,477	50,004	130,477	180,482	121,840	121,840	121,840	121,840	end of 9
60	50,005	134,392	50,005	134,392	184,397	124,886	124,886	124,886	124,886	end of 10
61	50,006	138,423	50,006	138,423	188,429	128,008	128,008	128,008	128,008	end of 11
62	50,006	142,576	50,006	142,576	192,582	131,209	131,209	131,209	131,209	end of 12
63	50,006	146,853	50,006	146,853	196,860	134,489	134,489	134,489	134,489	end of 13
64	50,007	151,259	50,007	151,259	201,266	137,851	137,851	137,851	137,851	end of 14
65	50,008	155,797	50,008	155,797	205,804	0	33,600	33,600	33,600	end of 15
66	50,008	160,471	50,008	160,471	210,479	0	0	34,440	34,440	end of 16
67	50,008	165,285	50,008	165,285	215,293	0	0	35,301	35,301	end of 17
68	50,009	170,243	50,009	170,243	220,252	0	0	36,184	36,184	end of 18
69	50,010	175,351	50,010	175,351	225,360	0	0	37,088	37,088	end of 19
70	50,010	180,611	50,010	180,611	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.

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: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Accounts

Year	Account		Income		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
50	0.00 %	3.00 %	50,000	100,000	150,000	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %	100,000	
51	50,000	100,000	50,002	109,273	153,000	100,000	100,000	100,000	100,000	end of 1
52	50,001	106,090	50,002	109,273	156,091	102,500	102,500	102,500	102,500	end of 2
53	50,002	112,551	50,002	112,551	159,274	105,062	105,062	105,062	105,062	end of 3
54	50,002	115,927	50,002	115,927	162,553	107,689	107,689	107,689	107,689	end of 4
55	50,002	116,930	50,002	116,930	165,930	110,381	110,381	110,381	110,381	end of 5
56	50,003	119,405	50,003	119,405	169,408	113,141	113,141	113,141	113,141	end of 6
57	50,004	122,987	50,004	122,987	172,991	115,969	115,969	115,969	115,969	end of 7
58	50,004	126,677	50,004	126,677	176,681	118,869	118,869	118,869	118,869	end of 8
59	50,004	130,477	50,004	130,477	180,482	121,840	121,840	121,840	121,840	end of 9
60	50,005	134,392	50,005	134,392	184,397	124,886	124,886	124,886	124,886	end of 10
61	50,006	138,423	50,006	138,423	188,429	128,008	128,008	128,008	128,008	end of 11
62	50,006	142,576	50,006	142,576	192,582	131,209	131,209	131,209	131,209	end of 12
63	50,006	146,853	50,006	146,853	196,860	134,489	134,489	134,489	134,489	end of 13
64	50,007	151,259	50,007	151,259	201,266	137,851	137,851	137,851	137,851	end of 14
65	50,008	155,797	50,008	155,797	205,804	0	33,600	33,600	33,600	end of 15
66	50,008	160,471	50,008	160,471	210,479	0	0	34,440	34,440	end of 16
67	50,008	165,285	50,008	165,285	215,293	0	0	35,301	35,301	end of 17
68	50,009	170,243	50,009	170,243	220,252	0	0	36,184	36,184	end of 18
69	50,010	175,351	50,010	175,351	225,360	0	0	37,088	37,088	end of 19
70	50,010	180,611	50,010	180,611	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 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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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: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts				Incomes					
Planning Horizon	20 years	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	100,000			
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	0	0	0	1,651,895	214,628	1,866,523	

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 | SETTINGS | HELP | SIGN OUT

PREPARED BY:
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Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

		Accounts				Incomes					
Planning Horizon	20 years	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	100,000			
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	0	0	0	1,651,895	214,628	1,866,523	

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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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

Edit | Dynamic Mode

Scenario | Reading A Basic Structured Income Plan

Accounts										Incomes			
Planning Horizon	20 years	Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
Year		Account	Income	Account	Income	150,000	0	100,000	0	100,000			
net return	50	0.00 %	3.00 %	50,000	100,000	150,000	0	100,000	0	100,000			
initial amount		0.00 %	0.00 %	0.00 %	0.00 %	150,000	0	102,500	0	102,500			
bonus %		w/bonus		50,000	100,000	150,000	0	105,062	0	105,062			
						150,000	0	107,689	0	107,689			
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	180,462	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		
						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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

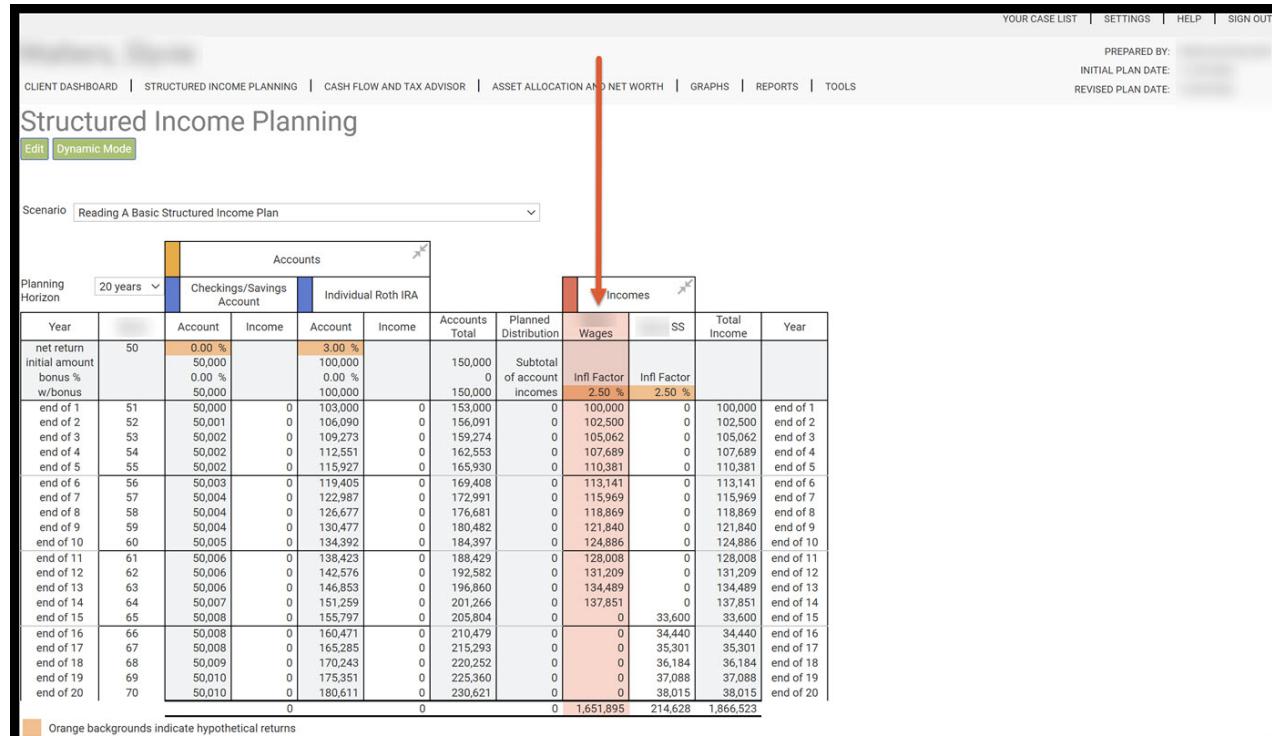
Edit | Dynamic Mode

Scenario | Reading A Basic Structured Income Plan

Accounts										Incomes			
Planning Horizon	20 years	Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year		
Year		Account	Income	Account	Income	150,000	0	100,000	0	100,000			
net return	50	0.00 %	3.00 %	50,000	100,000	150,000	0	100,000	0	100,000			
initial amount		0.00 %	0.00 %	0.00 %	0.00 %	150,000	0	102,500	0	102,500			
bonus %	w/bonus			50,000	100,000	150,000	0	105,062	0	105,062			
						150,000	0	107,689	0	107,689			
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	180,462	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		
						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.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

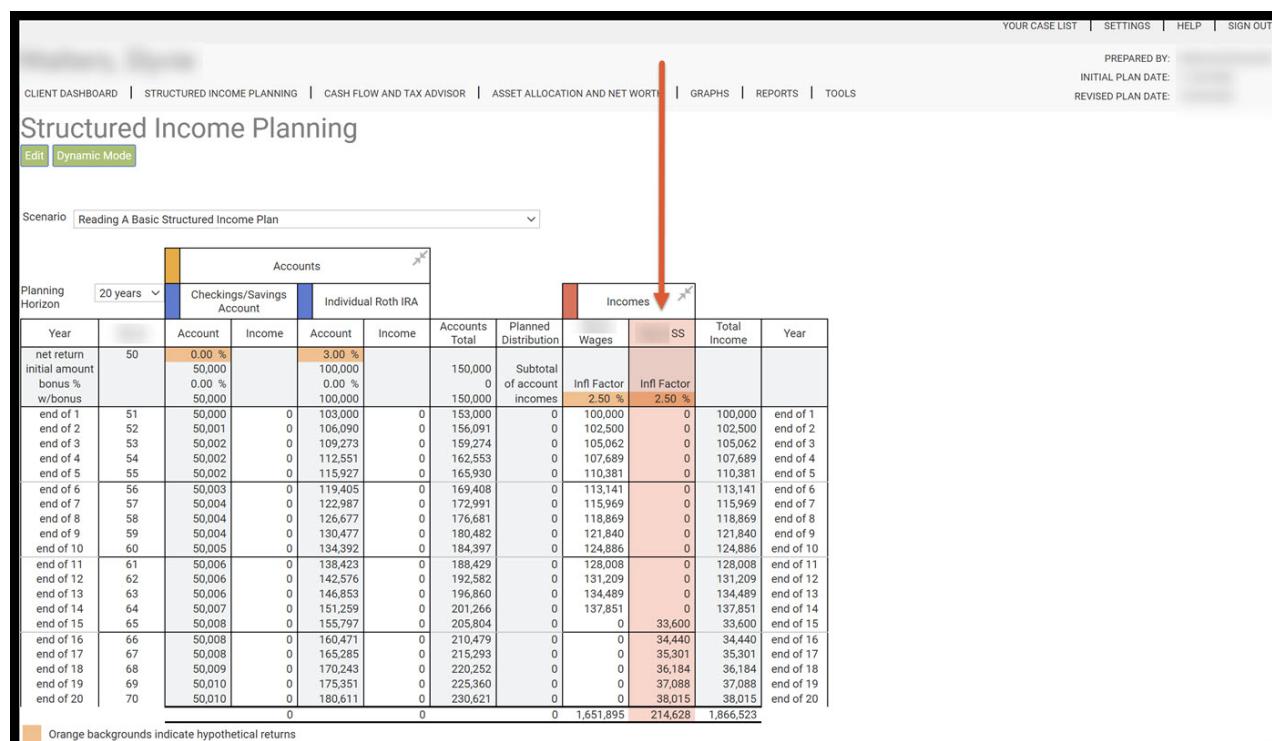
Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon	Accounts					Incomes					
	20 years	Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
		Account	Income	Account	Income			Subtotal of account incomes	Infl Factor		
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		0	100,000	0	100,000		
bonus % w/bonus		0.00 %		0.00 %		0	102,500	0	102,500		
		50,000		100,000		150,000	0	0	107,689		
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
		0	0	0	0	0	0	0	0	0	
		0	0	0	0	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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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

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon	Accounts					Incomes					
	20 years	Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
		Account	Income	Account	Income			Subtotal of account incomes	Infl Factor		
net return	50	0.00 %		3.00 %		150,000					
initial amount		50,000		100,000		0	100,000	0	100,000		
bonus % w/bonus		0.00 %		0.00 %		0	102,500	0	102,500		
		50,000		100,000		150,000	0	0	107,689		
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
		0	0	0	0	0	0	0	0	0	
		0	0	0	0	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.

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Incomes		Total Income	Year
	Account	Income	Account	Income		
net return	0.00 %	3.00 %				
initial amount	50,000	100,000				
bonus %	0.00 %	0.00 %				
w/bonus	50,000	100,000				
end of 1	51	50,000	0	103,000	0	100,000
end of 2	52	50,001	0	106,090	0	102,500
end of 3	53	50,002	0	109,273	0	105,062
end of 4	54	50,002	0	112,551	0	107,689
end of 5	55	50,002	0	115,927	0	110,381
end of 6	56	50,003	0	119,405	0	113,141
end of 7	57	50,004	0	122,987	0	115,969
end of 8	58	50,004	0	126,677	0	118,869
end of 9	59	50,004	0	130,477	0	121,840
end of 10	60	50,005	0	134,392	0	124,886
					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.

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

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Incomes		Total Income	Year
	Account	Income	Account	Income		
net return	0.00 %	3.00 %				
initial amount	50,000	100,000				
bonus %	0.00 %	0.00 %				
w/bonus	50,000	100,000				
end of 1	51	50,000	0	103,000	0	100,000
end of 2	52	50,001	0	106,090	0	102,500
end of 3	53	50,002	0	109,273	0	105,062
end of 4	54	50,002	0	112,551	0	107,689
end of 5	55	50,002	0	115,927	0	110,381
end of 6	56	50,003	0	119,405	0	113,141
end of 7	57	50,004	0	122,987	0	115,969
end of 8	58	50,004	0	126,677	0	118,869
end of 9	59	50,004	0	130,477	0	121,840
end of 10	60	50,005	0	134,392	0	124,886
end of 11	61	50,006	0	138,423	0	128,008
end of 12	62	50,006	0	142,576	0	131,209
end of 13	63	50,006	0	146,853	0	134,489
end of 14	64	50,007	0	151,259	0	137,851
end of 15	65	50,008	0	155,797	0	133,600
end of 16	66	50,008	0	160,471	0	134,440
end of 17	67	50,008	0	165,285	0	135,301
end of 18	68	50,009	0	170,243	0	136,184
end of 19	69	50,010	0	175,351	0	137,088
end of 20	70	50,010	0	180,611	0	138,015
					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 | 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: Reading A Basic Structured Income Plan

Planning Horizon	20 years	Accounts				Incomes			
		Checkings/Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	Wages	SS
Year	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor	Infl Factor		
net return initial amount bonus % w/bonus	50 0.00 % 50,000 0.00 % 50,000	3.00 % 100,000 0.00 % 100,000		150,000 0 150,000	100,000 0 100,000	2.50 % 2.50 %			
end of 1	51 50,000	0 103,000	0 153,000	0 100,000	0 100,000	0 100,000	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	0 102,500	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	0 105,062	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	0 107,689	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	0 110,381	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	0 113,141	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	0 115,969	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	0 118,869	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	0 121,840	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	0 124,886	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	0 128,008	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	0 131,209	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	0 134,489	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	0 137,851	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	0 33,600	0 33,600	0 33,600	0 33,600	end of 15
end of 16	66 50,008	0 160,471	0 210,479	0 0 34,440	0 34,440	0 34,440	0 34,440	0 34,440	end of 16
end of 17	67 50,008	0 165,285	0 215,293	0 0 35,301	0 35,301	0 35,301	0 35,301	0 35,301	end of 17
end of 18	68 50,009	0 170,243	0 220,252	0 0 36,184	0 36,184	0 36,184	0 36,184	0 36,184	end of 18
end of 19	69 50,010	0 175,351	0 225,360	0 0 37,088	0 37,088	0 37,088	0 37,088	0 37,088	end of 19
end of 20	70 50,010	0 180,611	0 230,621	0 0 38,015	0 38,015	0 38,015	0 38,015	0 38,015	end of 20
		0 0	0 0	0 1,651,895	0 214,628	0 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