

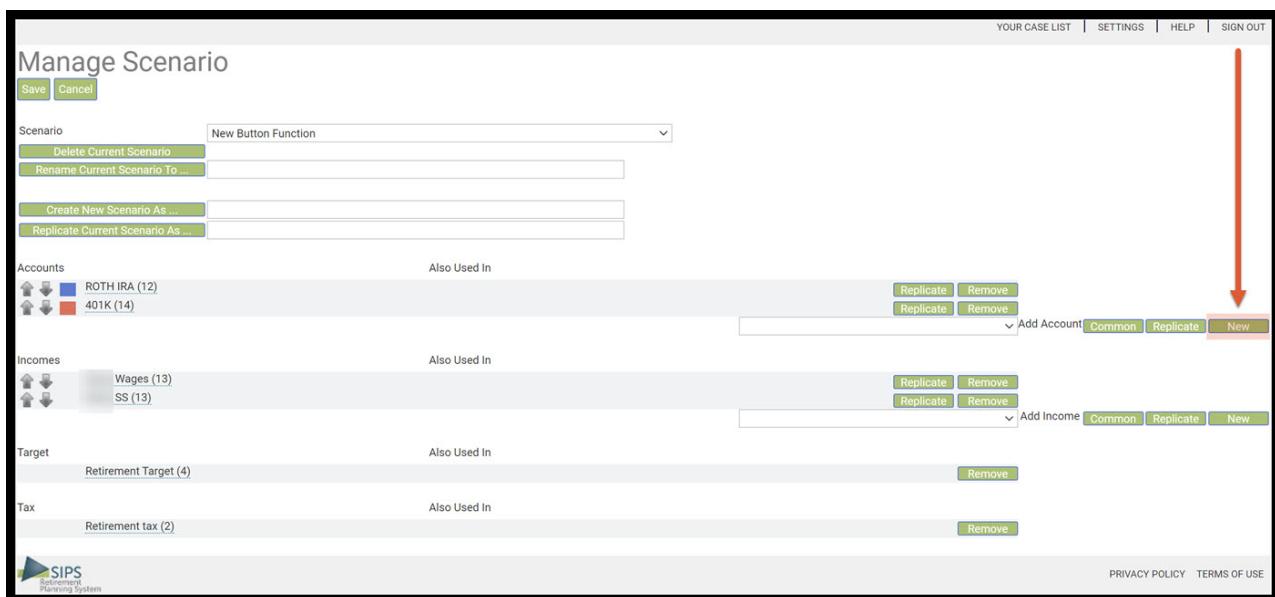
The New Button Function on the Manage Scenario Page

01/12/2026 11:12 am EST

Under the manage scenario page underneath the edit or add scenario subsection, you can add a new account and income into the structured income plan. Below are the step by step guidelines for adding an account and/or income from the manage scenario page.

Adding an Account:

Step 1: New: Click on the green new button located at the right-hand side of the screen underneath the Accounts subsection.



The screenshot shows the 'Manage Scenario' page. At the top, there are 'Save' and 'Cancel' buttons. Below that is a 'Scenario' section with a dropdown menu set to 'New Button Function'. Under 'Scenario', there are buttons for 'Delete Current Scenario' and 'Rename Current Scenario To ...'. Further down are buttons for 'Create New Scenario As ...' and 'Replicate Current Scenario As ...'. The main content area is divided into sections: 'Accounts', 'Incomes', 'Target', and 'Tax'. The 'Accounts' section shows 'ROTH IRA (12)' and '401K (14)' with 'Replicate' and 'Remove' buttons. The 'Incomes' section shows 'Wages (13)' and 'SS (13)' with 'Replicate' and 'Remove' buttons. The 'Target' section shows 'Retirement Target (4)' with a 'Remove' button. The 'Tax' section shows 'Retirement tax (2)' with a 'Remove' button. At the bottom right, there are 'PRIVACY POLICY' and 'TERMS OF USE' links. A large red arrow points to the 'New' button located in the bottom right corner of the 'Accounts' section.

Step 2: Manage Account: Filter in the information for the new account.

Manage Account

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

Account name	[Yellow Box]		
Initial account balance	[Yellow Box]		
Hypothetical return	0.0 %		
Bonus	0.0 %		
Optional	Account description Optional account company Other		
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Years deferred	<input type="checkbox"/> 0		
Asset plan allocation	none		
Risk level			
Account owner	<input type="checkbox"/> [Dropdown]		
Account type	NQ		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint Select income rider: [Dropdown]		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
Request Additional Rider Remove Income Rider			
Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank

PRIVACY POLICY TERMS OF USE



Step 3: Save: Click on the green save button underneath the manage account subheading.

Manage Account

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

Account name	Savings Account		
Initial account balance	20000		
Hypothetical return	2.0 %		
Bonus	0.0 %		
Optional	Account description Optional account company Other		
Tax calculation option	Tax Income Distributions (Qualified)		
Add money later - deferred account	<input type="checkbox"/> 0		
Years deferred	<input type="checkbox"/> 0		
Asset plan allocation	none		
Risk level			
Account owner	<input type="checkbox"/> [Dropdown]		
Account type	NQ		
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint Select income rider: [Dropdown]		
Number of months of payout in first year	12.0		
Enter manual payout	<input type="checkbox"/>		
Request Additional Rider Remove Income Rider			
Orange backgrounds indicate hypothetical returns			

Structured Income Type

Income Riders

Start payout from income rider

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

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		

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

Note that entered values WILL NOT roll down to following years when blank

PRIVACY POLICY TERMS OF USE



Step 4: Manage Scenario: The new account will be in the list underneath the account section.

Manage Scenario

Save | Cancel

Scenario

New Button Function

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

Also Used In

ROTH IRA (12) | 401K (14) | Savings Account

Replicate | Remove | Replicate | Remove | Replicate | Remove

Incomes

Also Used In

Wages (13) | SS (13)

Replicate | Remove | Replicate | Remove

Target

Also Used In

Retirement Target (4)

Remove

Tax

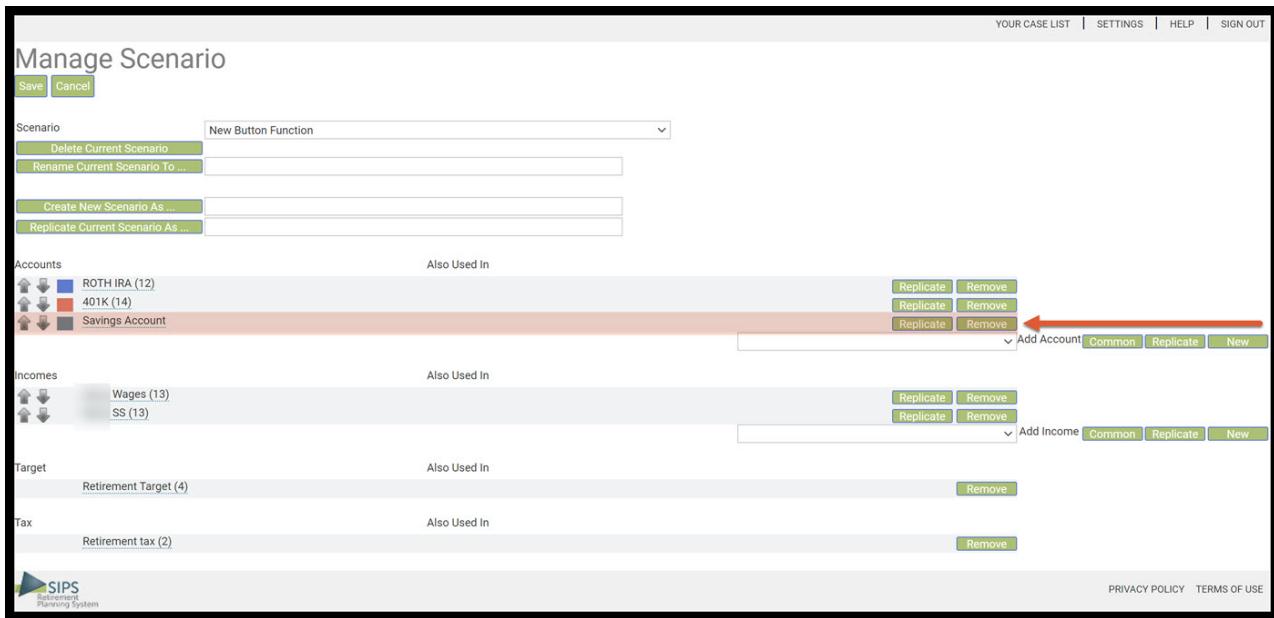
Also Used In

Retirement tax (2)

Remove

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE



Adding an Income:

Step 5: New: Click on the green new button located at the right-hand side of the screen underneath the Incomes subsection.

Manage Scenario

Save | Cancel

Scenario

New Button Function

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

Also Used In

ROTH IRA (12) | 401K (14) | Savings Account

Replicate | Remove | Replicate | Remove | Replicate | Remove

Incomes

Also Used In

Wages (13) | SS (13)

Replicate | Remove | Replicate | Remove

Target

Also Used In

Retirement Target (4)

Remove

Tax

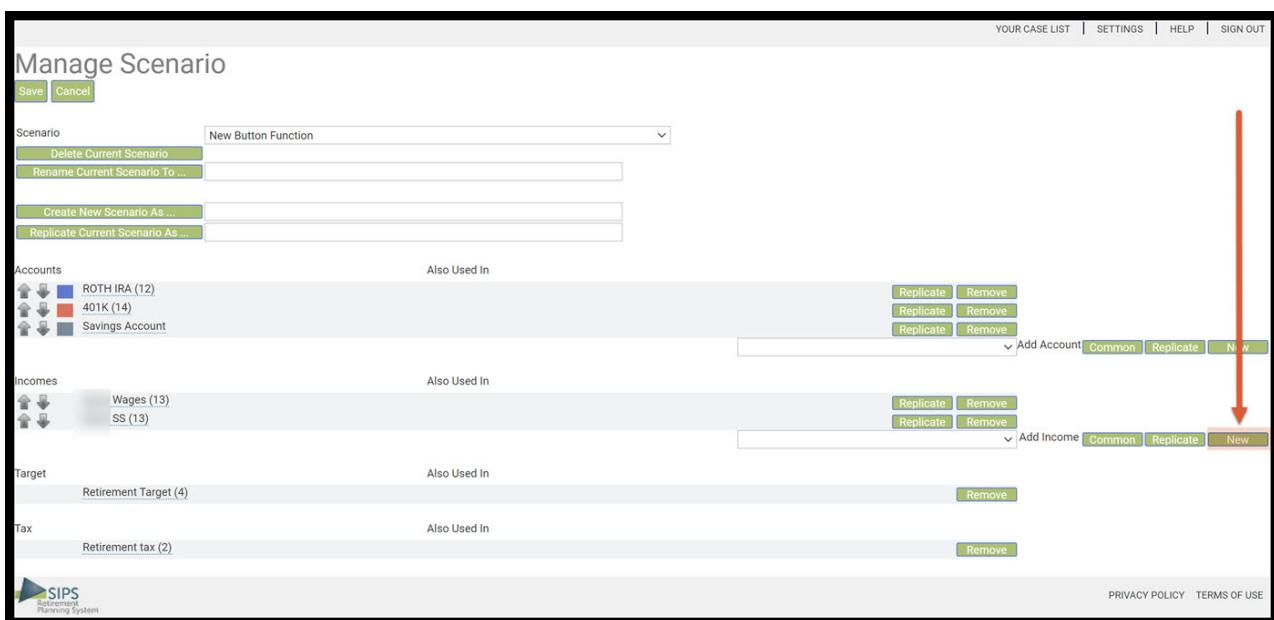
Also Used In

Retirement tax (2)

Remove

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE



Step 6: Manage Income: Filter in the information for the new income.

Manage Income

Save Cancel

Other income name	Yellow background
This is a Social Security income	<input type="checkbox"/>
First year income	Yellow background
Inflation rate	Orange background: 0.0 %
Number of months of income in first year	12.0
Income description	Text input field
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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19	
20	
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22	
23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 7: Save: Click on the green save button underneath the manage income subheading.

Manage Income

Save **Cancel** ↑

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
First year income	14,400
Inflation rate	Orange background: 2 %
Number of months of income in first year	12.0
Income description	Text input field
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
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23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 8: Manage Scenario: The new income will be in the list underneath the income section.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save | Cancel

Scenario

New Button Function

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

ROTH IRA (12) | 401K (14) | Savings Account

Also Used In

Wages (13) | SS (13) | Rental Income

Also Used In

Retirement Target (4)

Also Used In

Retirement tax (2)

Also Used In

PRIVACY POLICY | TERMS OF USE



Step 9: Save: Click the green Save button underneath the Manage Scenario subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save | Cancel

Scenario

New Button Function

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

ROTH IRA (12) | 401K (14) | Savings Account

Also Used In

Wages (13) | SS (13) | Rental Income

Also Used In

Retirement Target (4)

Also Used In

Retirement tax (2)

Also Used In

PRIVACY POLICY | TERMS OF USE



Step 10: Structured Income Plan: The new account and income should have new columns in the structured income plan.

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

Scenario: New Button Function

Planning Horizon: 16 years

		ROTH IRA (12)		401K (14)		Savings Account												
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	55	4.00 %		6.00 %		IRA	2.00 %											
initial amount		100,000		630,000			20,000		750,000	0	Subtotal of account incomes	2.20 %	3.20 %	2.00 %				
bonus % w/bonus		0.00 %		0.00 %			0.00 %			Manage	Infl Factor	Manage	Infl Factor	Manage				
end of 1	56	104,000	0	667,800	0	20,400	0	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1	
end of 2	57	108,160	0	707,868	0	20,808	0	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2	
end of 3	58	112,486	0	750,340	0	21,224	0	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3	
end of 4	59	116,986	0	795,360	0	21,649	0	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4	
end of 5	60	121,665	0	843,082	0	22,082	0	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5	
end of 6	61	126,532	0	893,667	0	22,523	0	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6	
end of 7	62	131,593	0	947,287	0	22,974	0	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7	
end of 8	63	136,857	0	1,004,124	0	23,433	0	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8	
end of 9	64	142,331	0	1,064,371	0	23,902	0	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9	
end of 10	65	148,024	0	1,128,233	0	24,380	0	1,300,638	0	22,542	0	17,209	(451)	39,300	150,000	(110,700)	end of 10	
end of 11	66	153,945	0	1,195,927	0	24,867	0	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11	
end of 12	67	160,103	0	1,267,683	0	25,365	0	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12	
end of 13	68	166,507	0	1,343,744	0	25,872	0	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13	
end of 14	69	173,168	0	1,424,368	0	26,390	0	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14	
end of 15	70	180,094	0	1,509,830	0	26,917	0	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15	
end of 16	71	187,298	0	1,600,420	0	27,456	0	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16	
										0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 11: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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

Scenario: New Button Function

Planning Horizon: 16 years

		ROTH IRA (12)		401K (14)		Savings Account												
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	55	4.00 %		6.00 %		IRA	2.00 %											
initial amount		100,000		630,000			20,000		750,000	0	Subtotal of account incomes	2.20 %	3.20 %	2.00 %				
bonus % w/bonus		0.00 %		0.00 %			0.00 %			Manage	Infl Factor	Manage	Infl Factor	Manage				
end of 1	56	104,000	0	667,800	0	20,400	0	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1	
end of 2	57	108,160	0	707,868	0	20,808	0	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2	
end of 3	58	112,486	0	750,340	0	21,224	0	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3	
end of 4	59	116,986	0	795,360	0	21,649	0	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4	
end of 5	60	121,665	0	843,082	0	22,082	0	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5	
end of 6	61	126,532	0	893,667	0	22,523	0	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6	
end of 7	62	131,593	0	947,287	0	22,974	0	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7	
end of 8	63	136,857	0	1,004,124	0	23,433	0	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8	
end of 9	64	142,331	0	1,064,371	0	23,902	0	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9	
end of 10	65	148,024	0	1,128,233	0	24,380	0	1,300,638	0	22,542	0	17,209	(451)	39,300	150,000	(110,700)	end of 10	
end of 11	66	153,945	0	1,195,927	0	24,867	0	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11	
end of 12	67	160,103	0	1,267,683	0	25,365	0	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12	
end of 13	68	166,507	0	1,343,744	0	25,872	0	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13	
end of 14	69	173,168	0	1,424,368	0	26,390	0	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14	
end of 15	70	180,094	0	1,509,830	0	26,917	0	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15	
end of 16	71	187,298	0	1,600,420	0	27,456	0	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16	
										0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 12: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

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 Button Function

Planning Horizon: 16 years | ROTH IRA (12) | 401K (14) | Savings Account

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return initial amount bonus % w/bonus	55 4.00 % 100,000 0.00 % 100,000	6.00 % 630,000 0.00 % 630,000	IRA 2.00 % 20,000 0.00 % 20,000				750,000 0	Subtotal of account incomes 2.20 % 750,000	Infl Factor 3.20 % 0	Infl Factor 2.00 % 0					Infl Factor 2.20 % from total income to target	
end of 1	56 104,000	0 667,800	0 20,400	0 792,200	0 150,000	0 14,400	(3,000)	161,400	0 161,400	0 164,922	0 164,922	0 164,922	0 164,922	0 164,922	0 164,922	end of 1
end of 2	57 108,160	0 707,868	0 20,808	0 836,836	0 153,300	0 14,688	(3,066)	164,922	0 164,922	0 168,521	0 168,521	0 168,521	0 168,521	0 168,521	0 168,521	end of 2
end of 3	58 112,486	0 750,340	0 21,224	0 884,050	0 156,673	0 14,982	(3,133)	168,521	0 168,521	0 172,198	0 172,198	0 172,198	0 172,198	0 172,198	0 172,198	end of 3
end of 4	59 116,986	0 795,360	0 21,649	0 933,995	0 160,119	0 15,281	(3,202)	172,198	0 172,198	0 175,956	0 175,956	0 175,956	0 175,956	0 175,956	0 175,956	end of 4
end of 5	60 121,665	0 843,082	0 22,082	0 986,829	0 163,642	0 15,587	(3,273)	175,956	0 175,956	0 179,796	0 179,796	0 179,796	0 179,796	0 179,796	0 179,796	end of 5
end of 6	61 126,532	0 893,667	0 22,523	0 1,042,722	0 167,242	0 15,899	(3,345)	179,796	0 179,796	0 183,720	0 183,720	0 183,720	0 183,720	0 183,720	0 183,720	end of 6
end of 7	62 131,593	0 947,287	0 22,974	0 1,101,854	0 170,921	0 16,217	(3,418)	183,720	0 183,720	0 187,729	0 187,729	0 187,729	0 187,729	0 187,729	0 187,729	end of 7
end of 8	63 136,857	0 1,004,124	0 23,433	0 1,164,414	0 174,682	0 16,541	(3,494)	187,729	0 187,729	0 191,826	0 191,826	0 191,826	0 191,826	0 191,826	0 191,826	end of 8
end of 9	64 142,331	0 1,064,371	0 23,902	0 1,230,604	0 178,525	0 16,872	(3,570)	191,826	0 191,826	0 195,956	0 195,956	0 195,956	0 195,956	0 195,956	0 195,956	end of 9
end of 10	65 148,024	0 1,128,233	0 24,380	0 1,300,638	0 22,542	0 17,209	(451)	195,956	0 195,956	0 200,000	0 200,000	0 200,000	0 200,000	0 200,000	0 200,000	end of 10
end of 11	66 153,945	0 1,195,927	0 24,867	0 1,374,740	0 23,263	0 17,554	(465)	200,000	0 200,000	0 204,000	0 204,000	0 204,000	0 204,000	0 204,000	0 204,000	end of 11
end of 12	67 160,103	0 1,267,683	0 25,365	0 1,453,151	0 24,008	0 17,905	(480)	204,000	0 204,000	0 208,521	0 208,521	0 208,521	0 208,521	0 208,521	0 208,521	end of 12
end of 13	68 166,507	0 1,343,744	0 25,872	0 1,536,123	0 24,776	0 18,263	(496)	208,521	0 208,521	0 212,198	0 212,198	0 212,198	0 212,198	0 212,198	0 212,198	end of 13
end of 14	69 173,168	0 1,424,368	0 26,390	0 1,623,926	0 25,569	0 18,628	(511)	212,198	0 212,198	0 216,842	0 216,842	0 216,842	0 216,842	0 216,842	0 216,842	end of 14
end of 15	70 180,094	0 1,509,830	0 26,917	0 1,716,842	0 26,387	0 19,000	(528)	216,842	0 216,842	0 221,000	0 221,000	0 221,000	0 221,000	0 221,000	0 221,000	end of 15
end of 16	71 187,298	0 1,600,420	0 27,456	0 1,815,174	0 27,231	0 19,380	(545)	221,000	0 221,000	0 226,406	0 226,406	0 226,406	0 226,406	0 226,406	0 226,406	end of 16
		0 1,600,420	0 27,456	0 1,815,174	0 27,231	0 19,380	(545)	226,406	0 226,406	0 232,978	0 232,978	0 232,978	0 232,978	0 232,978	0 232,978	end of 16
		0 0	0 0	0 0	0 0	0 0	0 0	0 1,475,104	0 1,475,104	0 173,776	0 173,776	0 178,408	0 178,408	0 184,308	0 184,308	0 184,308
		0 0	0 0	0 0	0 0	0 0	0 0	0 1,475,104	0 1,475,104	0 173,776	0 173,776	0 178,408	0 178,408	0 184,308	0 184,308	0 184,308

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Income Planning System

Step 13: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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

Scenario | New Button Function

Planning Horizon: 16 years | ROTH IRA (12) | 401K (14) | Savings Account

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return initial amount bonus % w/bonus	55 4.00 % 100,000 0.00 % 100,000	6.00 % 630,000 0.00 % 630,000	IRA 2.00 % 20,000 0.00 % 20,000				750,000 0	Subtotal of account incomes 2.20 % 750,000	Manage Infl Factor 3.20 % 0	Manage Infl Factor 2.00 % 0					Manage Infl Factor 2.20 % from total income to target	
end of 1	56 104,000	0 667,800	0 20,400	0 792,200	0 150,000	0 14,400	(3,000)	161,400	0 161,400	0 164,922	0 164,922	0 164,922	0 164,922	0 164,922	0 164,922	end of 1
end of 2	57 108,160	0 707,868	0 20,808	0 836,836	0 153,300	0 14,688	(3,066)	164,922	0 164,922	0 168,521	0 168,521	0 168,521	0 168,521	0 168,521	0 168,521	end of 2
end of 3	58 112,486	0 750,340	0 21,224	0 884,050	0 156,673	0 14,982	(3,133)	168,521	0 168,521	0 172,198	0 172,198	0 172,198	0 172,198	0 172,198	0 172,198	end of 3
end of 4	59 116,986	0 795,360	0 21,649	0 933,995	0 160,119	0 15,281	(3,202)	172,198	0 172,198	0 175,956	0 175,956	0 175,956	0 175,956	0 175,956	0 175,956	end of 4
end of 5	60 121,665	0 843,082	0 22,082	0 986,829	0 163,642	0 15,587	(3,273)	175,956	0 175,956	0 179,796	0 179,796	0 183,720	0 183,720	0 183,720	0 183,720	end of 5
end of 6	61 126,532	0 893,667	0 22,523	0 1,042,722	0 167,242	0 15,899	(3,345)	179,796	0 179,796	0 187,729	0 187,729	0 191,826	0 191,826	0 191,826	0 191,826	end of 6
end of 7	62 131,593	0 947,287	0 22,974	0 1,101,854	0 170,921	0 16,217	(3,418)	183,720	0 183,720	0 187,729	0 187,729	0 191,826	0 191,826	0 191,826	0 191,826	end of 7
end of 8	63 136,857	0 1,004,124	0 23,433	0 1,164,414	0 174,682	0 16,541	(3,494)	187,729	0 187,729	0 191,826	0 191,826	0 195,956	0 195,956	0 195,956	0 195,956	end of 8
end of 9	64 142,331	0 1,064,371	0 23,902	0 1,230,604	0 178,525	0 16,872	(3,570)	191,826	0 191,826	0 195,956	0 195,956	0 195,956	0 195,956	0 195,956	0 195,956	end of 9
end of 10	65 148,024	0 1,128,233	0 24,380	0 1,300,638	0 22,542	0 17,209	(451)	195,956	0 195,956	0 200,000	0 200,000	0 200,000	0 200,000	0 200,000	0 200,000	end of 10
end of 11	66 153,945	0 1,195,927	0 24,867	0 1,374,740	0 23,263	0 17,554	(465)	200,000	0 200,000	0 204,000	0 204,000	0 204,000	0 204,000	0 204,000	0 204,000	end of 11
end of 12	67 160,103	0 1,267,683	0 25,365	0 1,453,151	0 24,008	0 17,905	(480)	204,000	0 204,000	0 208,521	0 208,521	0 212,198	0 212,198	0 212,198	0 212,198	end of 12
end of 13	68 166,507	0 1,343,744	0 25,872	0 1,536,123	0 24,776	0 18,263	(496)	208,521	0 208,521	0 212,198	0 212,198	0 216,842	0 216,842	0 216,842	0 216,842	end of 13
end of 14	69 173,168	0 1,424,368	0 26,390	0 1,623,926	0 25,569	0 18,628	(511)	212,198	0 212,198	0 216,842	0 216,842	0 221,000	0 221,000	0 221,000	0 221,000	end of 14
end of 15	70 180,094	0 1,509,830	0 26,917	0 1,716,842	0 26,387	0 19,000	(528)	216,842	0 216,842	0 221,000	0 221,000	0 226,406	0 226,406	0 226,406	0 226,406	end of 15
end of 16	71 187,298	0 1,600,420	0 27,456	0 1,815,174	0 27,231	0 19,380	(545)	221,000	0 221,000	0 226,406	0 226,406	0 232,978	0 232,978	0 232,978	0 232,978	end of 16
		0 1,600,420	0 27,456	0 1,815,174	0 27,231	0 19,380	(545)	226,406	0 226,406	0 232,978	0 232,978	0 232,978	0 232,978	0 232,978	0 232,978	end of 16
		0 0	0 0	0 0	0 0	0 0	0 0	0 1,475,104	0 1,475,104	0 173,776	0 173,776	0 178,408	0 178,408	0 184,308	0 184,308	0 184,308
		0 0	0 0	0 0	0 0	0 0	0 0	0 1,475,104	0 1,475,104	0 173,776	0 173,776	0 178,408	0 178,408	0 184,308	0 184,308	0 184,308

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Income Planning System

Step 14: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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 Button Function

Planning Horizon | 16 years | ROTH IRA (12) | 401K (14) | Savings Account

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (+)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
net return	4.00 %		6.00 %		2.00 %													
initial amount	100,000		630,000		20,000		750,000											
bonus % w/bonus	0.00 %		0.00 %		0.00 %		750,000											
	100,000		630,000		20,000													
end of 1	56	104,000	0	667,800	0	20,400	0	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1	
end of 2	57	108,160	0	707,868	0	20,808	0	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2	
end of 3	58	112,486	0	750,340	0	21,224	0	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3	
end of 4	59	116,986	0	795,360	0	21,649	0	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4	
end of 5	60	121,665	0	843,082	0	22,082	0	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5	
end of 6	61	126,532	0	893,667	0	22,523	0	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6	
end of 7	62	131,593	0	947,287	0	22,974	0	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7	
end of 8	63	136,857	0	1,004,124	0	23,433	0	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8	
end of 9	64	142,331	0	1,064,371	0	23,902	0	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9	
end of 10	65	148,024	0	1,128,233	0	24,380	0	1,300,638	0	22,542	0	17,209	(451)	39,300	150,000	(110,700)	end of 10	
end of 11	66	153,945	0	1,195,927	0	24,867	0	1,374,740	0	23,263	0	17,554	(465)	40,352	150,000	(109,648)	end of 11	
end of 12	67	160,103	0	1,267,683	0	25,365	0	1,453,151	0	24,008	0	17,905	(480)	41,432	150,000	(108,568)	end of 12	
end of 13	68	166,507	0	1,343,744	0	25,872	0	1,536,123	0	24,776	0	18,263	(496)	42,543	150,000	(107,457)	end of 13	
end of 14	69	173,168	0	1,424,368	0	26,390	0	1,623,926	0	25,569	0	18,628	(511)	43,685	150,000	(106,315)	end of 14	
end of 15	70	180,094	0	1,509,830	0	26,917	0	1,716,842	0	26,387	0	19,000	(528)	44,860	150,000	(105,140)	end of 15	
end of 16	71	187,298	0	1,600,420	0	27,456	0	1,815,174	0	27,231	0	19,380	(545)	46,067	150,000	(103,933)	end of 16	
									0	1,475,104	0	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns



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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.