

Adding an Income to the Structured Income Plan

09/16/2024 3:55 pm EDT

The add income button within the structured income plan allows you to add another income into the structured income plan. Below are the step-by-step guidelines to adding another income into the structured income plan.

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning sub-heading.

The screenshot displays the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below this, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. On the right, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning', with an 'Edit' button highlighted in green and a red arrow pointing to it. Below the heading, there are tabs for 'Dynamic Mode' and 'New Scenario (2)'. The interface features a 'Planning Horizon' dropdown set to '16 years' and a table with columns for 'Accounts' (Savings (2), Individual Roth (2), 401K (2)), 'Incomes' (Wages (3), SS (3), Pension (3)), and 'Total Income'. The table includes rows for 'net return', 'Initial amount', 'bonus % w/bonus', and 'end of' years 1 through 16. A legend at the bottom left states: 'Orange backgrounds indicate hypothetical returns'. At the bottom right, there are links for 'PRIVACY POLICY' and 'TERMS OF USE'.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year	
net return	60	1.00 %	4.00 %	5.00 %	IRA		1,125,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %			
Initial amount		25,000	600,000	500,000			1,125,000							
bonus % w/bonus		0.00 %	0.00 %	0.00 %			0							
		25,000	600,000	500,000			1,125,000							
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	51,128	43,344	94,472	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	52,764	44,731	97,495	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	54,453	46,162	100,615	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	56,195	47,640	103,835	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	57,994	49,164	107,158	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	59,849	50,737	110,587	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	61,765	52,361	114,126	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	63,741	54,036	117,778	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	65,781	55,766	121,546	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	57,550	125,436	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	70,058	59,392	129,450	129,450	end of 16
			0	1,123,788	0	1,091,437	0	2,244,540	0	1,033,487	711,158	602,883	2,347,528	

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

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](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: New Scenario (2)

Planning Horizon: 16 years

Accounts: Savings (2) | Individual Roth (2) | 401K (2) | Incomes

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year	
net return	60	1.00 %	4.00 %	5.00 %	IRA		1,125,000							
initial amount		25,000	600,000	500,000			1,125,000							
bonus % w/bonus		0.00 %	0.00 %	0.00 %										
		25,000	600,000	500,000										
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	250,000	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	255,500	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	261,121	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	266,866	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	51,128	43,344	94,472	end of 6	
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	52,764	44,731	97,495	end of 7	
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	54,453	46,162	100,615	end of 8	
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	56,195	47,640	103,835	end of 9	
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	57,994	49,164	107,158	end of 10	
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	59,849	50,737	110,587	end of 11	
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	61,765	52,361	114,126	end of 12	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	63,741	54,036	117,778	end of 13	
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	65,781	55,766	121,546	end of 14	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	57,550	125,436	end of 15	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	70,058	59,392	129,540	end of 16	
			0		0		0		0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: Other Income Name: Type in a title for the other income name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

Pick year(e):

Pick year(s) to remove:

Reset all years:

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
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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 4: Social Security Income: Leave the box unchecked.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
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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 5: First Year Income: Type in the numeric amount of income for the first year.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
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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 6: Inflation Rate: Type in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age 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
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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: Number of Months of Income in First Year: Type in the number of months of income in the first year. The default amount is set a 12.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age 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
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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: Income Description: Type in the income description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 5%

Number of months of income in first year: 9

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age 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
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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 9: Delay the Income Start Until Age: Check this box if the income will start at a different age than the start age of the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 5%

Number of months of income in first year: 9

Income description: Rental Income

Delay the income start until age:

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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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 10: Age to Begin Income: If the delay the income start until age checkbox was checked. Type in the age to begin income. Default is set to zero, which will start the income in year 1.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 5%

Number of months of income in first year: 9

Income description: Rental Income

Delay the income start until age:

Age to begin income: 0

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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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 11: Radio Buttons: Click which radio button the income is associated with. The default is set with Client 1.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Rental Income

This is a Social Security income:

First year income: 19,200

Inflation rate: 5%

Number of months of income in first year: 9

Income description: Rental Income

Delay the income start until age:

Age to begin income: 0

Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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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 12: Tax Calculation Option: In the text box, click on the down carrot arrow and select which tax option this income will be.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:


Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: 

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Year	Income adjustment
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Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 13: Save: Click the green save button underneath the add income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:


Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: 

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Year	Income adjustment
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Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 14: Structured Income Planning Page: The new income should have a separate column in 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](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inv Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: 16 years

Year	Accounts						Incomes						Total Income	Year	
	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Rental Income			
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000							
initial amount		25,000		600,000		500,000		0							
bonus %		0.00 %		0.00 %		0.00 %									
w/bonus		25,000		600,000		500,000		1,125,000							
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	14,400	264,400	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	20,160	275,660	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	21,168	282,289	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	22,226	289,092	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	23,338	114,881	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	24,505	118,977	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	25,730	123,225	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	27,016	127,632	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	28,367	132,202	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	29,785	136,943	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	31,275	141,862	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	32,838	146,964	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	34,480	152,258	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	36,204	157,751	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	38,015	163,451	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	39,915	169,365	end of 16
			0		0		0			1,033,487	711,158	602,883	449,424	2,796,951	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 15: 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: [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](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inv Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: 16 years

Year	Accounts						Incomes						Total Income	Year	
	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Rental Income			
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000							
initial amount		25,000		600,000		500,000		0							
bonus %		0.00 %		0.00 %		0.00 %									
w/bonus		25,000		600,000		500,000		1,125,000							
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	14,400	264,400	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	20,160	275,660	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	21,168	282,289	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	22,226	289,092	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	23,338	114,881	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	24,505	118,977	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	25,730	123,225	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	27,016	127,632	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	28,367	132,202	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	29,785	136,943	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	31,275	141,862	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	32,838	146,964	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	34,480	152,258	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	36,204	157,751	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	38,015	163,451	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	39,915	169,365	end of 16
			0		0		0			1,033,487	711,158	602,883	449,424	2,796,951	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 16: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

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 (2)

Planning Horizon: 16 years

Accounts: Savings (2) | Individual ROTH (2) | 401K (2)

Incomes: Wages (3) | SS (3) | Pension (3) | Rental Income

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Rental Income	Total Income	Year	
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000							
initial amount		25,000		600,000		500,000		1,125,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 5.00 %		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	14,400	264,400	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	20,160	275,660	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	21,168	282,289	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	22,226	289,092	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	23,338	114,881	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	24,505	118,977	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	25,730	123,225	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	27,016	127,632	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	28,367	132,202	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	29,785	136,943	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	31,275	141,862	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	32,838	146,964	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	34,480	152,258	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	36,204	157,751	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	38,015	163,451	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	39,915	169,365	end of 16
			0		0		0		0	1,033,487	711,158	602,883	449,424	2,796,951	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 17: 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: [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 | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: New Scenario (2)

Planning Horizon: 1 years

Accounts: Savings (2) | Individual ROTH (2) | 401K (2)

Incomes: Wages (3) | SS (3) | Pension (3) | Rental Income

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Rental Income	Total Income	Year	
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000							
initial amount		25,000		600,000		500,000		1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 5.00 %		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	14,400	264,400	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	20,160	275,660	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	21,168	282,289	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	22,226	289,092	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	23,338	114,881	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	24,505	118,977	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	25,730	123,225	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	27,016	127,632	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	28,367	132,202	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	29,785	136,943	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	31,275	141,862	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	32,838	146,964	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	34,480	152,258	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	36,204	157,751	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	38,015	163,451	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	39,915	169,365	end of 16
			0		0		0		0	1,033,487	711,158	602,883	449,424	2,796,951	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 18: 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:

Planning Horizon:

Year	Accounts						Accounts Total	Planned Distribution	Incomes				Total Income	Year	
	Savings (2)		Individual Roth (2)		401K (2)				Wages (3)	SS (3)	Pension (3)	Rental Income			
	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %		4.00 %		5.00 %	IRA								
initial amount		25,000		600,000		500,000		1,125,000	Subtotal of account incomes						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	Infl Factor	2.20 %	3.20 %	3.20 %	5.00 %		
		25,000		600,000		500,000		1,125,000							
end of 1	61	26,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	14,400	264,400	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	20,160	275,660	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	21,168	282,289	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	22,226	289,092	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	23,338	114,881	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	24,505	118,977	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	25,730	123,225	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	27,016	127,632	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	28,367	132,202	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	29,785	136,943	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	31,275	141,862	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	32,838	146,964	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	34,480	152,258	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	36,204	157,751	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	38,015	163,451	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	39,915	169,365	end of 16
			0		0		0			0	1,033,487	711,158	602,883	449,424	2,796,951

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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.