

Adding an Income to the Structured Income Plan

01/12/2026 10:42 am EST

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 these, a 'PREPARED BY:' field is visible. The main heading is 'Structured Income Planning', with a green 'Edit' button and a 'Dynamic Mode' toggle. A 'Scenario' dropdown menu is set to 'New Scenario (2)'. The 'Planning Horizon' is set to '16 years'. The interface is divided into two main sections: 'Accounts' and 'Incomes'. The 'Accounts' section includes 'Savings (2)', 'Individual ROTH (2)', and '401K (2)'. The 'Incomes' section includes 'Wages (3)', 'SS (3)', and 'Pension (3)'. A large table displays financial data over 16 years, with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages (3)', 'SS (3)', 'Pension (3)', 'Total Income', and 'Year'. The table shows a progression of values from year 60 to 76. A legend at the bottom indicates that orange backgrounds indicate hypothetical returns. The SIPS logo is in the bottom left corner, and 'PRIVACY POLICY' and 'TERMS OF USE' links are in the bottom right corner.

Year	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
60	1.00 %	4.00 %	5.00 %	IRA	1,125,000	0	0	1,125,000	60
61	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	61
62	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	62
63	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	63
64	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	64
65	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	65
66	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	66
67	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	67
68	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	68
69	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	69
70	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	70
71	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	71
72	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	72
73	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	73
74	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	74
75	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	75
76	25,000	600,000	500,000	0	1,125,000	0	0	1,125,000	76

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: _____
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 Scenario (2)

Planning Horizon: 16 years

Year	Accounts			Incomes			Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
	Account	Income	Income	Account	Income	Income							
net return	60	1.00 %		4.00 %		5.00 %	IRA						
initial amount		25,000	600,000		600,000	500,000	1,125,000	0					
bonus %		0.00 %		0.00 %		0.00 %	1,125,000	0					
w/bonus		25,000	600,000		600,000	500,000	1,125,000	0					
end of 1	61	25,250	0	624,000	0	525,000	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	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	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	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	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	1,455,777	0	0	51,128	43,344	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	1,519,912	0	0	52,764	44,731	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	1,586,940	0	0	54,453	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	1,656,993	0	0	56,195	47,640	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	1,730,209	0	0	57,994	49,164	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	1,806,733	0	0	59,849	50,737	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	1,886,718	0	0	61,765	52,361	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	1,970,320	0	0	63,741	54,036	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	2,057,708	0	0	65,781	55,766	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	2,149,054	0	0	67,886	57,550	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	2,244,540	0	0	70,058	59,392	129,450	end of 16
			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(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

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

Rental Income

This is a Social Security income

☐

First year income

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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
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<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
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<input type="checkbox"/> 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 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

Rental Income

This is a Social Security income

☐

First year income

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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

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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
1	
2	
3	
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Orange backgrounds indicate hypothetical returns

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

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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
1	
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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:

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

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
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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:

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

Income Adjustments

Year	Income adjustment
1	
2	
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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:

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:

Tax calculation option:

ADD ADJUSTMENT:

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
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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:

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

Income Adjustments

Year	Income adjustment
1	
2	
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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](#)

Income Adjustments

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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 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](#)

Income Adjustments

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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 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:

INITIAL PLAN DATE:

REVISED PLAN DATE:

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

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TOOLS

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inv 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)	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		25,000	Manage	600,000	Manage	500,000	Manage	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		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 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:

INITIAL PLAN DATE:

REVISED PLAN DATE:

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

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Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inv 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)	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						
bonus % w/ bonus		0.00 %		0.00 %		0.00 %								
		25,000	Manage	600,000	Manage	500,000	Manage	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 %	
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		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 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

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

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

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

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

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

EditDynamic Mode

ScenarioNew Scenario (2)

Planning Horizon16 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)	Rental Income	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 %	Infl Factor 5.00 %		
initial amount		25,000		600,000		500,000	0	1,125,000	0	0	0	0			
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0	1,125,000	0	2.20 %	3.20 %	3.20 %	5.00 %		
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	1,123,788	0	1,091,437	0	2,244,540	0	1,033,487	711,158	602,883	449,424	2,796,951	

Orange backgrounds indicate hypothetical returns

SIPSRetirement 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: support@planscout.com.