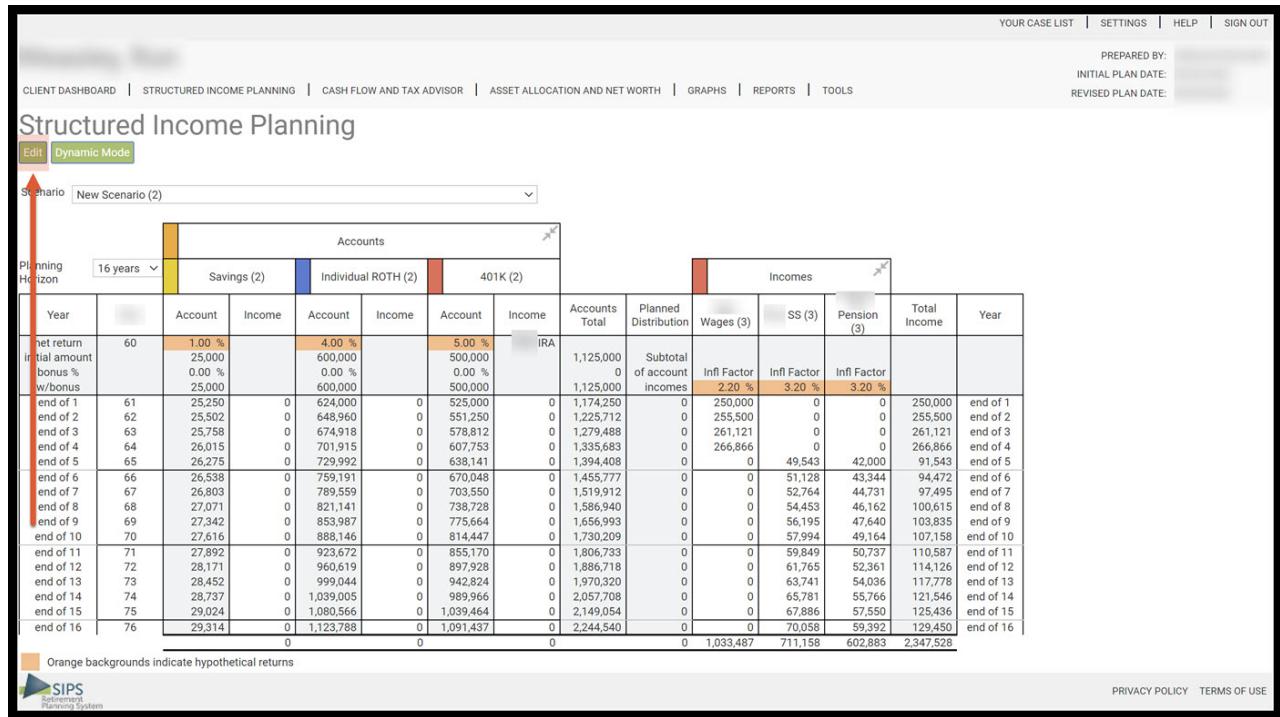


# Adding an Income to the Structured Income Plan

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 shows the 'Structured Income Planning' section of a software interface. At the top, there are tabs for 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below this is a scenario dropdown set to 'New Scenario (2)'. The main area is a table with two main sections: 'Accounts' and 'Incomes'. The 'Accounts' section has columns for Year, Account, Income, and Account, with sub-sections for Savings (2), Individual ROTH (2), and 401K (2). The 'Incomes' section has columns for Year, Total Income, and Year. The table contains data for a 16-year planning horizon, starting from age 60. Orange backgrounds indicate hypothetical returns. The bottom of the table shows a legend: 'Orange backgrounds indicate hypothetical returns' and the SIPS logo.

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)

Accounts										Incomes			
Planning Horizon	16 years	Savings (2)	Individual ROTH (2)	401K (2)				Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	
net return	60	1.00 %		4.00 %		5.00 %		1,125,000	0	2.20 %	3.20 %	3.20 %	
initial amount		25,000		600,000		500,000							
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	525,250	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	272,543	42,000	91,543	91,543 end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	280,000	0	0	280,000 end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	285,500	0	0	285,500 end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	291,121	0	0	291,121 end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	296,866	0	0	296,866 end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	302,616	0	0	302,616 end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	308,499	0	0	308,499 end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	314,361	0	0	314,361 end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	320,241	0	0	320,241 end of 13
end of 14	74	28,737	0	1,039,005	0	989,566	0	2,057,708	0	326,121	0	0	326,121 end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	332,001	0	0	332,001 end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	337,881	0	0	337,881 end of 16

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

**SIPS** Retirement Planning Systems

### 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

Income Adjustments

Add Adjustment

Pick year(s)

Pick year(s) to remove

Reset all years

Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

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

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

**SIPS** Retirement Planning Systems

### 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	<input type="checkbox"/>
First year income	12.0
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year | Income adjustment

1 |

2 |

3 |

4 |

5 |

6 |

7 |

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9 |

10 |

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13 |

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Orange backgrounds indicate hypothetical returns

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

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	<input type="checkbox"/>
First year income	12.0
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year | Income adjustment

1 |

2 |

3 |

4 |

5 |

6 |

7 |

8 |

9 |

10 |

11 |

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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE



Step 6: Inflation Rate: Type in the inflation rate.

Manage Income

Save Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
First year income	19,200
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Income adjustment

1

2

3

4

5

6

7

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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

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.

Manage Income

Save Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
First year income	19,200
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Income adjustment

1

2

3

4

5

6

7

8

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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 8: Income Description: Type in the income description.

Manage Income

Save | Cancel

Other income name	Rental Income	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	19,200	Pick year(s) to remove	Income adjustment
Inflation rate	5 %	Reset all years	1
Number of months of income in first year	9		2
Income description	←		
Delay the income start until age	<input type="checkbox"/>		3
Age to begin income	0		4
Tax calculation option	Not Taxable		5
			6
			7
			8
			9
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			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

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.

Manage Income

Save | Cancel

Other income name	Rental Income	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	19,200	Pick year(s) to remove	Income adjustment
Inflation rate	5 %	Reset all years	1
Number of months of income in first year	9		2
Income description	Rental Income		3
Delay the income start until age	<input checked="" type="checkbox"/>		4
Age to begin income	0		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
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			13
			14
			15
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			24

Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE

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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.

Manage Income

Save | Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
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	<input type="checkbox"/>
Age to begin income	0 <input type="button" value="Client 1 age"/> <input type="button" value="Client 2 age"/>
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

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

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.

Manage Income

Save | Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
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	<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

Income Adjustments

ADD ADJUSTMENT

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

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.

Manage Income

Save | Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
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	<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

Orange backgrounds indicate hypothetical returns

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

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
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PRIVACY POLICY | TERMS OF USE

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

Manage Income

Save | Cancel

Other income name	Rental Income
This is a Social Security income	<input type="checkbox"/>
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	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Other Taxable Income (line 4 of the tax for)

Orange backgrounds indicate hypothetical returns

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

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
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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:

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## 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										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 %	25,000	4.00 %	600,000	5.00 %	1,125,000	Subtotal of account incomes	Manage	Manage	Manage	Manage				
initial amount			0.00 %	0.00 %	500,000	0.00 %	0	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				
bonus % w/bonus			25,000	Manage	600,000	Manage	1,125,000	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	0	14,400	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	49,543	42,000	0	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	1,123,788	0	1,091,437	0	2,244,540	0	0	0	1,033,487	711,158	602,883	449,424	2,796,951

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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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 | 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										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 %	25,000	4.00 %	600,000	5.00 %	1,125,000	Subtotal of account incomes	Manage	Manage	Manage	Manage				
initial amount			0.00 %	0.00 %	500,000	0.00 %	0	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				
bonus % w/bonus			25,000	Manage	600,000	Manage	1,125,000	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	0	14,400	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	49,543	42,000	0	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	1,123,788	0	1,091,437	0	2,244,540	0	0	0	1,033,487	711,158	602,883	449,424	2,796,951

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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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: INITIAL PLAN DATE: REVISED PLAN DATE:

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

## Structured Income Planning

Edit | Dynamic Mode

Scenario: New Scenario (2)

Planning Horizon: 16 years

Accounts										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 %	1 IRA		1,125,000	Subtotal of account incomes	2.20 %	3.20 %	3.20 %	5.00 %			
initial amount		25,000	600,000	500,000			0	0	250,000	0	0	14,400	264,400	end of 1	
bonus %		0.00 %	0.00 %	0.00 %			0	0	255,500	0	0	20,160	275,660	end of 2	
w/bonus		25,000	600,000	500,000			0	0	261,121	0	0	21,168	282,289	end of 3	
end of 1	61	25,250	0	525,000	0	1,174,250	0	0	250,000	0	0	14,400	264,400	end of 1	
end of 2	62	25,502	0	548,960	0	1,225,712	0	0	255,500	0	0	20,160	275,660	end of 2	
end of 3	63	25,758	0	674,918	0	1,279,488	0	0	261,121	0	0	21,168	282,289	end of 3	
end of 4	64	26,015	0	701,915	0	1,335,683	0	0	266,866	0	0	22,226	289,092	end of 4	
end of 5	65	26,275	0	729,992	0	1,394,408	0	0	49,543	42,000	0	23,338	114,881	end of 5	
end of 6	66	26,538	0	759,191	0	1,455,777	0	0	51,128	43,344	0	24,505	118,977	end of 6	
end of 7	67	26,803	0	789,559	0	1,519,912	0	0	52,764	44,731	0	25,730	123,225	end of 7	
end of 8	68	27,071	0	821,141	0	1,586,940	0	0	54,453	46,162	0	27,016	127,632	end of 8	
end of 9	69	27,342	0	853,987	0	1,656,993	0	0	56,195	47,640	0	28,367	132,202	end of 9	
end of 10	70	27,616	0	888,146	0	1,730,209	0	0	57,994	49,164	0	29,785	136,943	end of 10	
end of 11	71	27,892	0	923,672	0	1,806,733	0	0	59,849	50,737	0	31,275	141,862	end of 11	
end of 12	72	28,171	0	960,619	0	1,886,718	0	0	61,765	52,361	0	32,838	146,964	end of 12	
end of 13	73	28,452	0	999,044	0	1,942,824	0	0	63,741	54,036	0	34,480	152,258	end of 13	
end of 14	74	28,737	0	1,039,005	0	1,989,966	0	0	65,781	55,766	0	36,204	157,751	end of 14	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	0	67,886	57,550	0	38,015	163,451	end of 15	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	0	70,058	59,392	0	39,915	169,365	end of 16	
			0	0	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: 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: 1 years

Accounts										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 %	1 IRA		1,125,000	Subtotal of account incomes	2.20 %	3.20 %	3.20 %	5.00 %			
initial amount		25,000	600,000	500,000			0	0	250,000	0	0	14,400	264,400	end of 1	
bonus %		0.00 %	0.00 %	0.00 %			0	0	255,500	0	0	20,160	275,660	end of 2	
w/bonus		25,000	600,000	500,000			0	0	261,121	0	0	21,168	282,289	end of 3	
end of 1	61	25,250	0	525,000	0	1,174,250	0	0	250,000	0	0	14,400	264,400	end of 1	
end of 2	62	25,502	0	548,960	0	1,225,712	0	0	255,500	0	0	20,160	275,660	end of 2	
end of 3	63	25,758	0	674,918	0	1,279,488	0	0	261,121	0	0	21,168	282,289	end of 3	
end of 4	64	26,015	0	701,915	0	1,335,683	0	0	266,866	0	0	22,226	289,092	end of 4	
end of 5	65	26,275	0	729,992	0	1,394,408	0	0	49,543	42,000	0	23,338	114,881	end of 5	
end of 6	66	26,538	0	759,191	0	1,455,777	0	0	51,128	43,344	0	24,505	118,977	end of 6	
end of 7	67	26,803	0	789,559	0	1,519,912	0	0	52,764	44,731	0	25,730	123,225	end of 7	
end of 8	68	27,071	0	821,141	0	1,586,940	0	0	54,453	46,162	0	27,016	127,632	end of 8	
end of 9	69	27,342	0	853,987	0	1,656,993	0	0	56,195	47,640	0	28,367	132,202	end of 9	
end of 10	70	27,616	0	888,146	0	1,730,209	0	0	57,994	49,164	0	29,785	136,943	end of 10	
end of 11	71	27,892	0	923,672	0	1,806,733	0	0	59,849	50,737	0	31,275	141,862	end of 11	
end of 12	72	28,171	0	960,619	0	1,886,718	0	0	61,765	52,361	0	32,838	146,964	end of 12	
end of 13	73	28,452	0	999,044	0	1,942,824	0	0	63,741	54,036	0	34,480	152,258	end of 13	
end of 14	74	28,737	0	1,039,005	0	1,989,966	0	0	65,781	55,766	0	36,204	157,751	end of 14	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	0	67,886	57,550	0	38,015	163,451	end of 15	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	0	70,058	59,392	0	39,915	169,365	end of 16	
			0	0	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 | New Scenario (2) |

Accounts								Incomes								
Planning Horizon	16 years	Savings (2)		Individual ROTH (2)		401K (2)		Planned Distribution	Wages (3)	SS (3)	Pension (3)	Rental Income	Total Income	Year		
Year		Account	Income	Account	Income	Account	Income								Accounts Total	Subtotal of account incomes
net return	60	1.00 %		4.00 %		5.00 %		IRA	1,125,000	2.20 %	3.20 %	3.20 %	5.00 %			
initial amount		25,000		600,000		500,000			0							
bonus %		0.00 %		0.00 %		0.00 %										
w/bonus		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	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	272,543	42,000	23,338	114,881	114,881	end of 5	
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	280,000	0	0	24,505	118,977	end of 6	
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	285,500	0	0	25,730	123,225	end of 7	
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	291,000	0	54,453	46,162	27,016	127,652	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	296,500	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	302,000	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	308,500	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	315,000	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	321,500	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	328,000	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	335,500	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	343,000	0	70,058	59,392	39,915	169,365	end of 16
									0	1,033,487	711,158	602,883	449,424	2,796,951		

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](mailto:support@planscout.com).



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