Adding an Income to Start at a Specified Age

01/12/2026 10:43 am EST

Within the structured income plan, you have the ability to add an income to start at a certain age. Below are the step-by-step guidelines to adding an income to start at a specified age.

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

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

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 (1)

Planning Horizon: 16 years

		401 (7)		ROTH IRA (7)		Savings (9)								
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %								
initial amount		665,000		100,000		32,000		797,000	Subtotal					
bonus %		0.00 %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor	Infl Factor		
w/bonus		665,000	Manage	100,000	Manage	32,000	Manage	797,000	incomes	2.20 %	3.20 %	3.20 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	0	26,010	30,000	56,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	0	26,842	30,960	57,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	0	27,701	31,951	59,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	0	28,588	32,973	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	0	29,503	34,028	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	0	30,447	35,117	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	0	31,421	36,241	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	0	32,426	37,401	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	0	33,464	38,597	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	0	34,535	39,833	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	0	35,640	41,107	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	1,639,140	

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.

Manage Income

Save Cancel

Income Adjustments

Other income name	Yearly gift

ADD ADJUSTMENT

Year	Income adjustment

This is a Social Security income [ ]

First year income [ ]

Pick year(s)

Inflation rate 0.0 %

Pick year(s) to remove

Number of months of income in first year 12.0

Income description [ ]

Reset all years

Delay the income start until age [ ]

Age to begin income 0 ● Client 1 age ○ Client 2 age

Tax calculation option Not Taxable

Year list: 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

SIPS
Retirement Planning System

PRIVACY POLICY   TERMS OF USE

Step 4: Social Security Income: Leave the box unchecked.

Manage Income

Save Cancel

Income Adjustments

Other income name	Yearly gift
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

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
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 5: First Year Income: Type in the numeric amount of income for the first year.

Manage Income

Save Cancel

Income Adjustments

Other income name	Yearly gift
This is a Social Security income	☐
First year income	18,000
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

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
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 6: Inflation Rate: Type in the inflation rate.

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.

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

Step 9: Delay the Income Start Until Age: Click on the text box.

Step 10: Age to Begin Income: Type in the numerical age to begin income.

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

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

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

Step 14: Structured Income Planning Page: The new income should have a separate column in the structured income plan.

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 (1)

Planning Horizon: 16 years

Year		401k (7) Account	Income	ROTH IRA (7) Account	Income	Savings (9) Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Yearly gift	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %									
initial amount		665,000		100,000		32,000		797,000	Subtotal	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		0	of account	2.20 %	3.20 %	3.20 %	0.00 %		
w/bonus		665,000	Manage	100,000	Manage	32,000	Manage	797,000	incomes						
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	0	26,010	30,000	18,000	74,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	0	26,842	30,960	18,000	75,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	0	27,701	31,951	18,000	77,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	0	28,588	32,973	18,000	79,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	0	29,503	34,028	18,000	81,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	0	30,447	35,117	18,000	83,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	0	31,421	36,241	18,000	85,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	0	32,426	37,401	18,000	87,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	0	33,464	38,597	18,000	90,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	0	34,535	39,833	18,000	92,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			0		0		0		0	914,356	336,576	388,208	198,000	1,837,140	

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.

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 (1)

Planning Horizon: 16 years

Year		401k (7) Account	Income	ROTH IRA (7) Account	Income	Savings (9) Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Yearly gift	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %									
initial amount		665,000		100,000		32,000		797,000	Subtotal	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %		0.00 %		0	of account	2.20 %	3.20 %	3.20 %	0.00 %		
w/bonus		665,000	Manage	100,000	Manage	32,000	Manage	797,000	incomes						
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	0	26,010	30,000	18,000	74,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	0	26,842	30,960	18,000	75,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	0	27,701	31,951	18,000	77,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	0	28,588	32,973	18,000	79,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	0	29,503	34,028	18,000	81,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	0	30,447	35,117	18,000	83,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	0	31,421	36,241	18,000	85,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	0	32,426	37,401	18,000	87,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	0	33,464	38,597	18,000	90,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	0	34,535	39,833	18,000	92,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			0		0		0		0	914,356	336,576	388,208	198,000	1,837,140	

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.

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 (1)

Planning Horizon 16 years

		401k (7)		ROTH IRA (7)		Savings (9)									
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Yearly gift	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %									
initial amount		665,000		100,000		32,000		797,000	Subtotal						
bonus %		0.00 %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor		
w/bonus		665,000		100,000		32,000		797,000	incomes	2.20 %	3.20 %	3.20 %	0.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	0	26,010	30,000	18,000	74,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	0	26,842	30,960	18,000	75,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	0	27,701	31,951	18,000	77,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	0	28,588	32,973	18,000	79,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	0	29,503	34,028	18,000	81,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	0	30,447	35,117	18,000	83,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	0	31,421	36,241	18,000	85,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	0	32,426	37,401	18,000	87,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	0	33,464	38,597	18,000	90,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	0	34,535	39,833	18,000	92,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			0		0		0		0	914,356	336,576	388,208	198,000	1,837,140	

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.

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.

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 (1)

Planning Horizon: 16 years

Year		401k (7) Account	Income	ROTH IRA (7) Account	Income	Savings (9) Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Yearly gift	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %									
initial amount		665,000		100,000		32,000		797,000	Subtotal						
bonus %		0.00 %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor		
w/bonus		665,000		100,000		32,000		797,000	incomes	2.20 %	3.20 %	3.20 %	0.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	0	26,010	30,000	18,000	74,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	0	26,842	30,960	18,000	75,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	0	27,701	31,951	18,000	77,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	0	28,588	32,973	18,000	79,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	0	29,503	34,028	18,000	81,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	0	30,447	35,117	18,000	83,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	0	31,421	36,241	18,000	85,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	0	32,426	37,401	18,000	87,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	0	33,464	38,597	18,000	90,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	0	34,535	39,833	18,000	92,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			0		0		0		0	914,356	336,576	388,208	198,000	1,837,140	

Orange backgrounds indicate hypothetical returns

SIPS
Retirement
Planning System

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.