

Adding an Income to Start at a Specified Age

09/17/2024 1:08 pm EDT

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.

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 (1)

Planning Horizon: 16 years

Year	401k (7)		ROTH IRA (7)		Savings (9)		Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000						
initial amount		665,000		100,000		32,000	797,000						
bonus %		0.00 %		0.00 %		0.00 %	0						
w/bonus		665,000		100,000		32,000	797,000						
end of 1	60	704,900	0	104,900	0	32,320	841,220	0	175,000	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	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	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	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	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	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	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	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	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	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	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	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	1,914,153	0	0	35,640	41,107	76,747	end of 16
			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 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

Scenario:

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 %	797,000						
initial amount		665,000		100,000		32,000	0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %	797,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	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	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	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	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	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	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	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	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	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	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	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	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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

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	
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 4: Social Security Income: Leave the box unchecked.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

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: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

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 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: 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: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

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 6: Inflation Rate: Type in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

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

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 Systems

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: 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

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 Systems

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: 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: Yearly inheritance gift

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"/> 74	

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: Click on the text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

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: Yearly inheritance gift

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"/> 74	

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: Type in the numerical age to begin income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

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: Yearly inheritance gift

Delay the income start until age:

Age to begin income: 65

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

SIPS Retirement Planning Systems

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: 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: Yearly inheritance gift

Delay the income start until age:

Age to begin income: 65

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

SIPS Retirement Planning Systems

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
<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](#)

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

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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: [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:

Planning Horizon: 16 years

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 %	797,000	0	0	0	0	0	0	
initial amount		665,000	100,000	32,000	0	0	0	0	0	0	0	0	0	
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0	0	0	0	0	0	
w/bonus		665,000	100,000	32,000	0	0	797,000	0	0	0	0	0	0	
end of 1	60	704,900	0	104,000	0	32,320	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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 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 Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: 16 years

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 %	797,000	0	0	0	0	0	0	
initial amount		665,000	100,000	32,000	0	0	0	0	0	0	0	0	0	
bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0	0	0	0	0	0	
w/bonus		665,000	100,000	32,000	0	0	797,000	0	0	0	0	0	0	
end of 1	60	704,900	0	104,000	0	32,320	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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 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 (1)

Planning Horizon: 16 years

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 of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 0.00 %		
bonus % w/bonus		665,000		100,000		32,000	797,000							
end of 1	60	704,900	0	104,000	0	32,320	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			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.

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 (1)

Planning Horizon: 1 years

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 of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 0.00 %		
bonus % w/bonus		665,000		100,000		32,000	797,000							
end of 1	60	704,900	0	104,000	0	32,320	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			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 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: [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:

Planning Horizon: | | |

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 %	797,000	Subtotal of account incomes						
initial amount		665,000		100,000		32,000	797,000							
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0		Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 0.00 %		
end of 1	60	704,900	0	104,000	0	32,320	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	1,914,153	0	0	35,640	41,107	18,000	94,747	end of 16
			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

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.