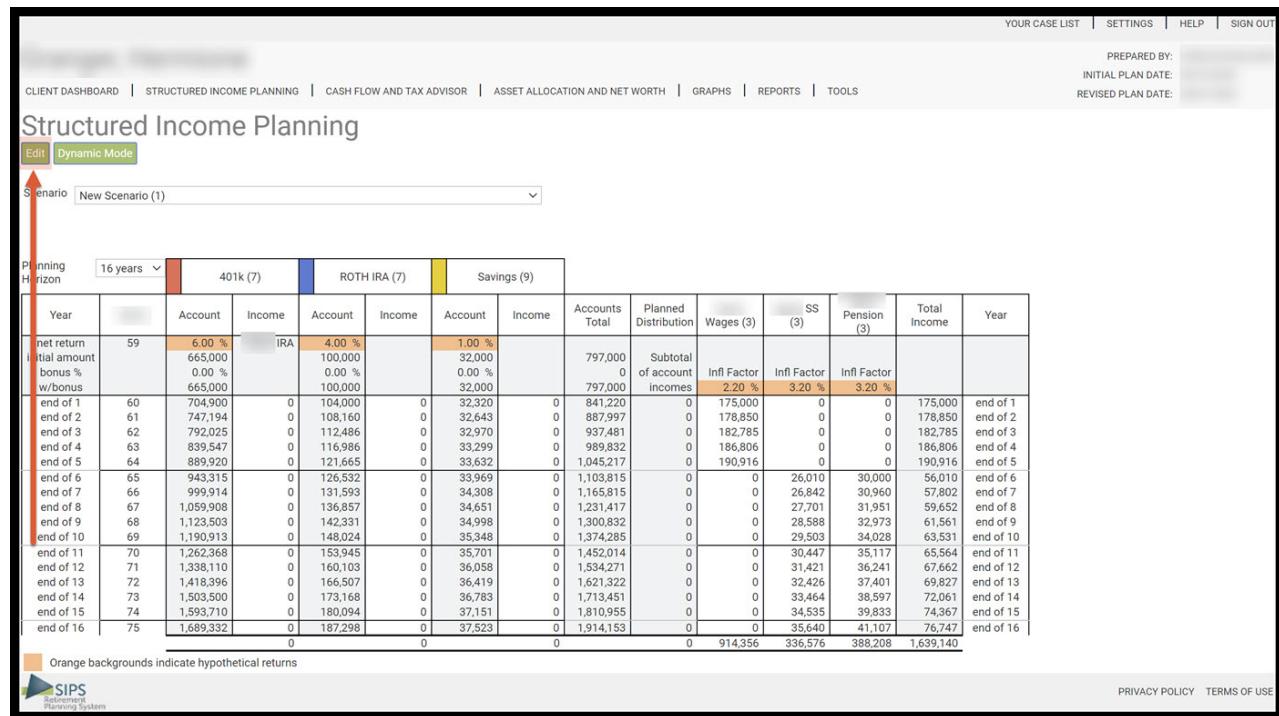


Editing the Years of Distribution Through the Income Adjustment Table on the Manage Income Page

01/12/2026 10:44 am EST

Within the Income Adjustment table on the Manage Income page, you can edit the timeframe for how many years you can have the income be distributed. Below are the step-by-step guidelines for editing how many years you can have an income be distributed.

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



The screenshot shows the SIPS software interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. Below the navigation, the title 'Structured Income Planning' is displayed. Underneath it, there are two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. A dropdown menu shows 'Scenario' and 'New Scenario (1)'. The main area is a table titled 'Planning Horizon' with a dropdown set to '16 years'. The table has four columns: '401k (7)', 'ROTH IRA (7)', and 'Savings (9)'. The 'Savings (9)' column is highlighted with a yellow background. The table rows represent years from 59 to 75, showing projected account values, income, and distribution details. An orange background is used for cells representing hypothetical returns. At the bottom of the table, there is a note: 'Orange backgrounds indicate hypothetical returns'. The SIPS logo is in the bottom left corner, and 'PRIVACY POLICY' and 'TERMS OF USE' are in the bottom right corner.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit | Save | Cancel | Add Account | **Add Income** | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: New Scenario (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)	Total Income	Year
net return	6.00 %	IRA	4.00 %			1.00 %							
initial amount	665,000		100,000			32,000			797,000	0			
bonus % w/bonus	0.00 %		0.00 %			0.00 %							
	665,000	Manage	100,000	Manage		32,000	Manage		797,000				
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	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	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	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	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	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	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	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	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	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	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	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	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	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	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	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	35,640	41,107	76,747	end of 16
		0	0	0	0	0	0	914,356	336,576	388,208	388,208	1,639,140	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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:

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	
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 Systems

PRIVACY POLICY | TERMS OF USE

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

Manage Income

Save | Cancel

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

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

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

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.

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	18,000
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 checked="" 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	
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 Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 7: Number of Months of Income in First Year: Type in the number of months of income in the first year. The default amount is set a 12.

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	18,000
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 checked="" 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	
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 Income Planning System

PRIVACY POLICY | TERMS OF USE

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

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
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

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 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	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	0 <input type="radio"/> Client 1 age <input checked="" 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

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 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	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	65 <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	
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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

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	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	65 <input checked="" 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	
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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

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	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	65 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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	

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

PRIVACY POLICY | TERMS OF USE

Step 13: Add Adjustment Text Box: To stop the distribution type in the numeric number 0 into the text box.

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	65 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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	

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

PRIVACY POLICY | TERMS OF USE

Step 14: Year: Click on the text box of which year the yearly distribution needs to stop by.

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
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
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

PRIVACY POLICY | TERMS OF USE

Step 15: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save | Cancel

Other income name	Yearly Gift
This is a Social Security income	<input type="checkbox"/>
First year income	\$18,000
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	Yearly trust distribution
Delay the income start until age	<input checked="" type="checkbox"/>
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
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

PRIVACY POLICY | TERMS OF USE

Step 16: 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: **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 trust distribution**

Delay the income start until age:

Age to begin income: **65** Client 1 age 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

Year	Income adjustment
1	0
2	0
3	0
4	0
5	0
6	0
7	0
8	0
9	0
10	0
11	0
12	0
13	0
14	0
15	0
16	0
17	0
18	0
19	0
20	0
21	0
22	0
23	0
24	0

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

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

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**

		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 %		797,000	Subtotal of account incomes	Manage	Infl Factor	Manage	Infl Factor	Manage	Infl Factor	Manage	Infl Factor		
initial amount		665,000		100,000		32,000		0	841,220	0	175,000	0	0	0	0	0	0		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	0	0	0	0	0	0	0	0	0		
		665,000	Manage	100,000	Manage	32,000	Manage	797,000	2.20 %	3.20 %	3.20 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	0	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	0	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	0	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	0	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	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	94,747	end of 16

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

Step 18: 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

Structured Income Planning

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 % | 32,000 | 797,000 | Subtotal of account incomes | 2.20 % | 3.20 % | 0.00 % | 0.00 % | 175,000 | end of 1

initial amount | 665,000 | 0.00 % | 100,000 | 0.00 % | 32,000 | 32,000 | 797,000 | 0 | 0 | 0 | 0 | 0 | 0

bonus % w/bonus | 665,000 | Manage | 100,000 | Manage | 32,000 | Manage | 32,000 | 797,000 | 0 | 0 | 0 | 0 | 0 | 0

end of 1 | 60 | 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 841,220 | 0 | 175,000 | 0 | 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 | 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 | 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 | 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 | 0 | 0 | 190,916 | end of 5

end of 6 | 65 | 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 1,103,815 | 0 | 26,010 | 30,000 | 18,000 | 0 | 0 | 0 | 74,010 | end of 6

end of 7 | 66 | 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 1,165,815 | 0 | 26,842 | 30,960 | 18,000 | 0 | 0 | 0 | 75,802 | end of 7

end of 8 | 67 | 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,231,417 | 0 | 27,701 | 31,951 | 18,000 | 0 | 0 | 0 | 77,652 | end of 8

end of 9 | 68 | 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,300,832 | 0 | 28,588 | 32,973 | 18,000 | 0 | 0 | 0 | 79,561 | end of 9

end of 10 | 69 | 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,374,285 | 0 | 29,503 | 34,028 | 18,000 | 0 | 0 | 0 | 81,531 | end of 10

end of 11 | 70 | 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,452,014 | 0 | 30,447 | 35,117 | 18,000 | 0 | 0 | 0 | 83,564 | end of 11

end of 12 | 71 | 1,338,110 | 0 | 160,103 | 0 | 36,058 | 0 | 1,534,271 | 0 | 31,421 | 36,241 | 18,000 | 0 | 0 | 0 | 85,662 | end of 12

end of 13 | 72 | 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,621,322 | 0 | 32,426 | 37,401 | 18,000 | 0 | 0 | 0 | 87,827 | end of 13

end of 14 | 73 | 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,713,451 | 0 | 33,464 | 38,597 | 18,000 | 0 | 0 | 0 | 90,061 | end of 14

end of 15 | 74 | 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,810,955 | 0 | 34,535 | 39,833 | 18,000 | 0 | 0 | 0 | 92,367 | end of 15

end of 16 | 75 | 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,914,153 | 0 | 35,640 | 41,107 | 18,000 | 0 | 0 | 0 | 94,747 | end of 16

0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,837,140

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 19: 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

Structured Income Planning

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 % | 32,000 | 797,000 | Subtotal of account incomes | 2.20 % | 3.20 % | 0.00 % | 0.00 % | 175,000 | end of 1

initial amount | 665,000 | 0.00 % | 100,000 | 0.00 % | 32,000 | 32,000 | 797,000 | 0 | 0 | 0 | 0 | 0 | 0

bonus % w/bonus | 665,000 | Manage | 100,000 | Manage | 32,000 | Manage | 32,000 | 797,000 | 0 | 0 | 0 | 0 | 0 | 0

end of 1 | 60 | 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 841,220 | 0 | 175,000 | 0 | 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 | 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 | 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 | 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 | 0 | 0 | 190,916 | end of 5

end of 6 | 65 | 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 1,103,815 | 0 | 26,010 | 30,000 | 18,000 | 0 | 0 | 0 | 74,010 | end of 6

end of 7 | 66 | 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 1,165,815 | 0 | 26,842 | 30,960 | 18,000 | 0 | 0 | 0 | 75,802 | end of 7

end of 8 | 67 | 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,231,417 | 0 | 27,701 | 31,951 | 18,000 | 0 | 0 | 0 | 77,652 | end of 8

end of 9 | 68 | 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,300,832 | 0 | 28,588 | 32,973 | 18,000 | 0 | 0 | 0 | 79,561 | end of 9

end of 10 | 69 | 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,374,285 | 0 | 29,503 | 34,028 | 18,000 | 0 | 0 | 0 | 81,531 | end of 10

end of 11 | 70 | 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,452,014 | 0 | 30,447 | 35,117 | 18,000 | 0 | 0 | 0 | 83,564 | end of 11

end of 12 | 71 | 1,338,110 | 0 | 160,103 | 0 | 36,058 | 0 | 1,534,271 | 0 | 31,421 | 36,241 | 18,000 | 0 | 0 | 0 | 85,662 | end of 12

end of 13 | 72 | 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,621,322 | 0 | 32,426 | 37,401 | 18,000 | 0 | 0 | 0 | 87,827 | end of 13

end of 14 | 73 | 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,713,451 | 0 | 33,464 | 38,597 | 18,000 | 0 | 0 | 0 | 90,061 | end of 14

end of 15 | 74 | 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,810,955 | 0 | 34,535 | 39,833 | 18,000 | 0 | 0 | 0 | 92,367 | end of 15

end of 16 | 75 | 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,914,153 | 0 | 35,640 | 41,107 | 18,000 | 0 | 0 | 0 | 94,747 | end of 16

0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,837,140

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 20: 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 (1)

Planning Horizon: 1 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 %			797,000	0	Subtotal of account incomes	2.20 %	3.20 %	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
initial amount		665,000		100,000		32,000			0	0	Manage	Manage	Manage	Manage	Manage	Manage			
bonus % w/bonus		0.00 %		0.00 %		0.00 %			797,000	0									
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	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	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	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	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	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	26,010	30,000	18,000	0	0	0	0	74,010	end of 6	
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	26,842	30,960	18,000	0	0	0	0	75,802	end of 7	
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	27,701	31,951	18,000	0	0	0	0	77,652	end of 8	
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	28,588	32,973	18,000	0	0	0	0	79,561	end of 9	
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	29,503	34,028	18,000	0	0	0	0	81,531	end of 10	
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	30,447	35,117	18,000	0	0	0	0	83,564	end of 11	
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	31,421	36,241	18,000	0	0	0	0	85,662	end of 12	
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	32,426	37,401	18,000	0	0	0	0	87,827	end of 13	
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	33,464	38,597	18,000	0	0	0	0	90,061	end of 14	
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	34,535	39,833	18,000	0	0	0	0	92,367	end of 15	
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	35,640	41,107	18,000	0	0	0	0	94,747	end of 16	
		0	0	0	0	0	0	0	914,356	336,576	388,208	198,000	0	0	0	0	1,837,140		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 21: 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 (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 %			797,000	0	Subtotal of account incomes	2.20 %	3.20 %	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
initial amount		665,000		100,000		32,000			0	0	Manage	Manage	Manage	Manage	Manage	Manage			
bonus % w/bonus		0.00 %		0.00 %		0.00 %			797,000	0									
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	0	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	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	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	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	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	26,010	30,000	18,000	0	0	0	0	74,010	end of 6	
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	26,842	30,960	18,000	0	0	0	0	75,802	end of 7	
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	27,701	31,951	18,000	0	0	0	0	77,652	end of 8	
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	28,588	32,973	18,000	0	0	0	0	79,561	end of 9	
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	29,503	34,028	18,000	0	0	0	0	81,531	end of 10	
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	30,447	35,117	18,000	0	0	0	0	83,564	end of 11	
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	31,421	36,241	18,000	0	0	0	0	85,662	end of 12	
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	32,426	37,401	18,000	0	0	0	0	87,827	end of 13	
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	33,464	38,597	18,000	0	0	0	0	90,061	end of 14	
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	34,535	39,833	18,000	0	0	0	0	92,367	end of 15	
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	35,640	41,107	18,000	0	0	0	0	94,747	end of 16	
		0	0	0	0	0	0	0	914,356	336,576	388,208	198,000	0	0	0	0	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: support@planscout.com.