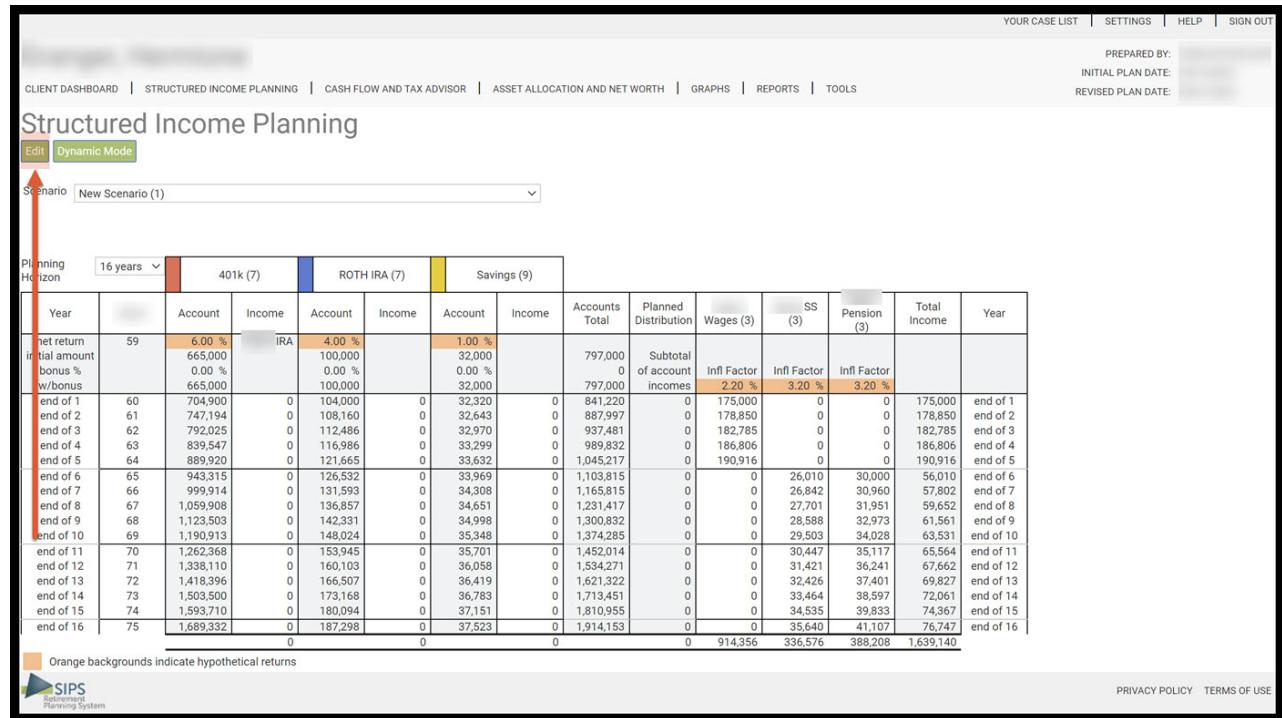# Adding Specific Monetary Incomes Through the Income Adjustment Table on the Manage Income Page

01/12/2026 10:46 am EST

Within the Income Adjustment table on the Manage Income page, you can add specific monetary Income amounts per year and control the start and stop cycle. Below are the step-by-step guidelines for adding different monetary amounts with a specific start and stop cycle.

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.

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REVISED PLAN DATE:

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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 (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)	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	Manage	Manage		
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

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 4: Social Security Income: Leave the box unchecked.

Step 5: First Year Income: Type in the numeric amount of income for the first year.

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: Check this box if the income will start at a different age than the start age of the structured income plan.

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.

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: Add Adjustment Text Box: Type in the numeric number of the specific income.

Step 14: Year: Click on the text box of which year the new income will start on.

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

Step 16: Add Adjustment Text Box: Type in the numeric number of the specific income.

Step 17: Year: Click on the text box of which year the new income will start on.

Step 18: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save Cancel

				Income Adjustments	
Other income name	Consulitng		ADD ADJUSTMENT	Year	Income adjustment
			15000	1	
This is a Social Security income	☐			2	
First year income	$21,000	←—————————→	Pick year(s)	3	30,000
				4	
Inflation rate	4.0 %			5	
			Pick year(s) to remove	6 ✓	
Number of months of income in first year	9.0			7	
				8	
Income description			Reset all years	9	
				10	
Delay the income start until age	☐			11	
Age to begin income	0 ⦿ Client 1 age ○ Client 2 age			12	
				13	
Tax calculation option	Self Employ Biz – QBI (line S1) ⌄			14	

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

Manage Income

Save Cancel

				Income Adjustments	
Other income name	Consulitng		ADD ADJUSTMENT	Year	Income adjustment
			0	1	
This is a Social Security income	☐	←—————————→		2	
First year income	$21,000		Pick year(s)	3	30,000
				4	
Inflation rate	4.0 %			5	
			Pick year(s) to remove	6	15,000
Number of months of income in first year	9.0			7	
				8	
Income description			Reset all years	9	
				10	
Delay the income start until age	☐			11	
Age to begin income	0 ⦿ Client 1 age ○ Client 2 age			12	
				13	
Tax calculation option	Self Employ Biz – QBI (line S1) ⌄			14	

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

Step 21: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Step 22: Save: Click the green save button underneath the add income subheading.

Step 23: Structured Income Planning Page: The new income should have a separate column in the structured income plan.

Step 24: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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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 (1)

Planning Horizon: 16 years

Year		Account (401k (7))	Income	Account (ROTH IRA (7))	Income	Account (Savings (9))	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulitng	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	Manage	100,000	Manage	32,000	Manage	797,000	incomes	2.20 %	3.20 %	3.20 %	4.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	15,750	190,750	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	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	31,200	218,006	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	15,000	71,010	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	15,600	73,402	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	16,224	75,876	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	123,774	1,762,914	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY   TERMS OF USE

Step 25: 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:

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Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year		Account (401k (7))	Income	Account (ROTH IRA (7))	Income	Account (Savings (9))	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulitng	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 %	4.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	15,750	190,750	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	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	31,200	218,006	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	15,000	71,010	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	15,600	73,402	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	16,224	75,876	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	123,774	1,762,914	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 26: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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INITIAL PLAN DATE:
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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 (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)	Consulitng	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	Manage	100,000	Manage	32,000	Manage	797,000	incomes	2.20%	3.20%	3.20%	4.00%		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	0	15,750	190,750	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	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	0	31,200	218,006	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	15,000	71,010	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	15,600	73,402	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	16,224	75,876	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	123,774	1,762,914	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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Step 27: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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.