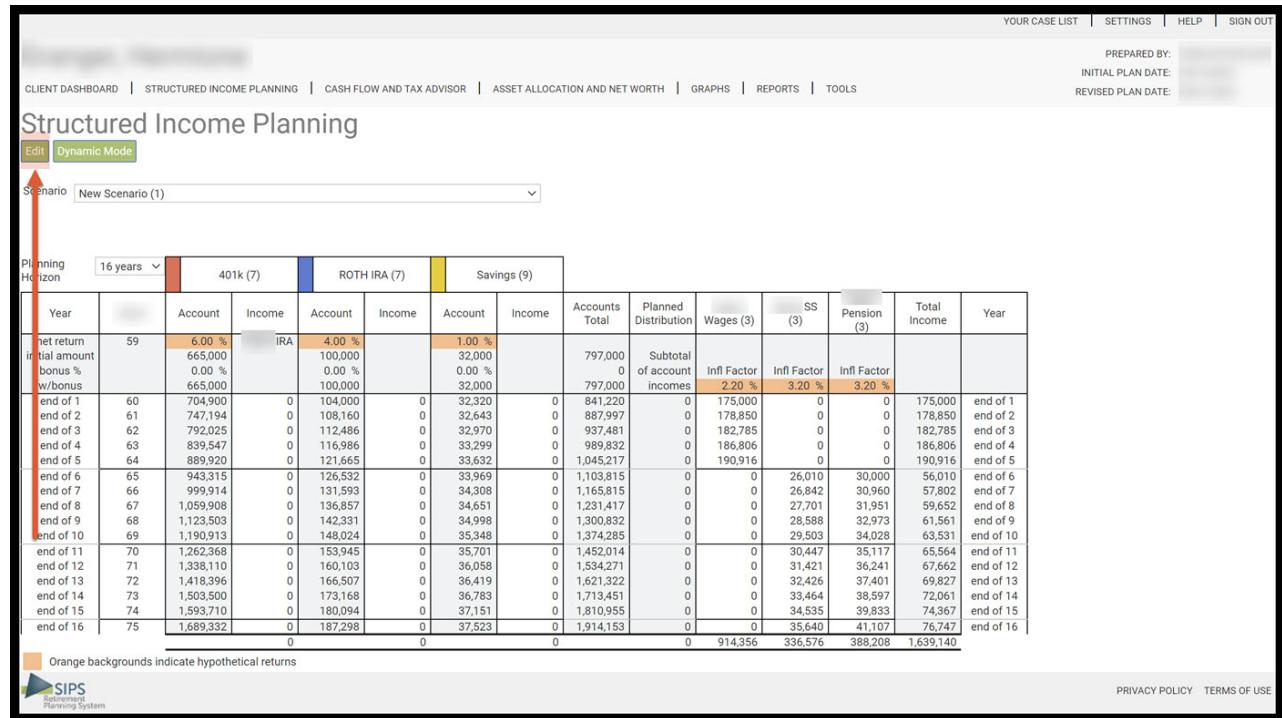


Adding Specific Monetary Incomes Through the Income Adjustment Table on the Manage Income Page

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.



The screenshot shows the SIPS Software interface with the following details:

- Header:** YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
- Prepared By:** PREPARED BY: (empty)
- Initial Plan Date:** INITIAL PLAN DATE: (empty)
- Revised Plan Date:** REVISED PLAN DATE: (empty)
- Navigation:** CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
- Section:** Structured Income Planning
- Buttons:** Edit (highlighted with a red arrow), Dynamic Mode
- Form:** Scenario: New Scenario (1)
- Table:** Planning Horizon (16 years) with columns: 401k (7), ROTH IRA (7), Savings (9). The table shows a 16-year projection starting at age 59, with various account types and growth rates.
- Legend:** Orange backgrounds indicate hypothetical returns.
- Logos:** SIPS Retirement Planning System
- Links:** PRIVACY POLICY | TERMS OF USE

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

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)	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %			797,000	0	Subtotal of account incomes		
initial amount		665,000		0.00 %		32,000			0	2.20 %	Manage		
bonus % w/bonus		0.00 %		0.00 %		0.00 %			797,000	3.20 %	Manage		
		665,000		100,000		32,000					Manage		
											Infl Factor		
											178,850		
											0		
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	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

Save Cancel

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

Income Adjustments

Add Adjustment

Pick year(s)

Pick year(s) to remove

Reset all years

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

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

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

Manage Income

Save | Cancel

Other income name	Consulting
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 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

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

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
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 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

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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 6: Inflation Rate: Type in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
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

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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE



Step 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	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
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

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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE



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

Manage Income

Save | Cancel

Other income name	Consulting	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	21000	Pick year(s) to remove
Inflation rate	4 %	Reset all years
Number of months of income in first year	9	
Income description	Independent contracting consulting work	
Delay the income start until age	<input type="checkbox"/>	
Age to begin income	0	
Tax calculation option	Not Taxable	

Income Adjustments

Year	Income adjustment
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

Step 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	Consulting	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	21000	Pick year(s) to remove
Inflation rate	4 %	Reset all years
Number of months of income in first year	9	
Income description	Independent contracting consulting work	
Delay the income start until age	<input checked="" type="checkbox"/>	
Age to begin income	0	
Tax calculation option	Not Taxable	

Income Adjustments

Year	Income adjustment
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE

SIPS Retirement Planning System

Step 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	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
Income description	Independent contracting consulting work
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input type="button" value="Client 1 age"/> <input type="button" value="Client 2 age"/>
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Year	Income adjustment
1	
2	
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning System

Step 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	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
Income description	Independent contracting consulting work
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Income Adjustments

ADD ADJUSTMENT

Year	Income adjustment
1	
2	
3	
4	
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY TERMS OF USE

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	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
Income description	Independent contracting consulting work
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE

Income Adjustments

Year	Income adjustment
1	
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ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Step 13: Add Adjustment Text Box: Type in the numeric number of the specific income.

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
Income description	Independent contracting consulting work
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	Self Employ Biz – QBI (line S1)

Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE

Income Adjustments

Year	Income adjustment
1	
2	
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ADD ADJUSTMENT

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
Income description	Independent contracting consulting work
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE



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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	21000
Inflation rate	4 %
Number of months of income in first year	9
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
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Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY | TERMS OF USE



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

Manage Income

Save | Cancel

Other income name	Consulting	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	\$21,000	Pick year(s) to remove
Inflation rate	4.0 %	Reset all years
Number of months of income in first year	9.0	
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	Self Employ Biz – QBI (line S1)	

Income Adjustments

Year	Income adjustment
1	30,000
2	
3	
4	
5	
6	
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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: Year: Click on the text box of which year the new income will start on.

Manage Income

Save | Cancel

Other income name	Consulting	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	\$21,000	Pick year(s) to remove
Inflation rate	4.0 %	Reset all years
Number of months of income in first year	9.0	
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	Self Employ Biz – QBI (line S1)	

Income Adjustments

Year	Income adjustment
1	15000
2	
3	
4	
5	
6	
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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 18: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save | Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	\$21,000
Inflation rate	4.0 %
Number of months of income in first year	9.0
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Year	Income adjustment
1	30,000
2	15,000
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

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

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	\$21,000
Inflation rate	4.0 %
Number of months of income in first year	9.0
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Year	Income adjustment
1	30,000
2	15,000
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

PRIVACY POLICY | TERMS OF USE

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

Manage Income

Save Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	\$21,000
Inflation rate	4.0 %
Number of months of income in first year	9.0
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	30,000
2	
3	15,000
4	
5	
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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 21: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save Cancel

Other income name	Consulting
This is a Social Security income	<input type="checkbox"/>
First year income	\$21,000
Inflation rate	4.0 %
Number of months of income in first year	9.0
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	Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	30,000
2	
3	15,000
4	
5	
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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 22: 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: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

Income Adjustments

ADD ADJUSTMENT

Pick year(s): 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Pick year(s) to remove: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24

Reset all years:

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 23: 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)	Consulting	Total Income	Year	
net return	59	6.00 %	IRA 4.00 %			1.00 %		797,000	Subtotal of account incomes	841,220	0	175,000	0	15,750		
initial amount		665,000		100,000		32,000		0		0		0		0		
bonus % w/bonus		0.00 %		0.00 %		0.00 %										
w/bonus		665,000		100,000		32,000		797,000		0		0		0		
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	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	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	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	
								914,356	336,576	388,208	123,774			1,762,914		

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Structured Income Planning

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

Scenario: New Scenario (1)

Planning Horizon: 16 years

		401k (7)		ROTH IRA (7)		Savings (9)		Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income										
net return	59	6.00 %	IRA	4.00 %		1.00 %		797,000	Subtotal of account incomes	Manage	Infl Factor	Manage	Infl Factor	Manage		
initial amount		665,000		100,000		32,000		0			2.20 %	3.20 %	3.20 %	4.00 %		
bonus % w/bonus		0.00 %		0.00 %		0.00 %										
		665,000		100,000		32,000		797,000		Manage						
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,850	0	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	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	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	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	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	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.

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)		Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income										
net return	59	6.00 %	IRA	4.00 %		1.00 %		797,000	Subtotal of account incomes	Manage	Infl Factor	Manage	Infl Factor	Manage		
initial amount		665,000		100,000		32,000		0			2.20 %	3.20 %	3.20 %	4.00 %		
bonus % w/bonus		0.00 %		0.00 %		0.00 %										
		665,000		100,000		32,000		797,000		Manage						
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,850	0	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	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	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	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	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	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 26: 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)	Consulting	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	2.20 %	3.20 %	3.20 %	4.00 %			
bonus %	0.00 %	0.00 %		0.00 %										
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	175,800	0	0	15,750	190,750	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	30,000	212,785	end of 3
end of 4	63 839,547	0 116,986		0 33,299			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			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	15,000	71,010	end of 6
end of 7	66 999,914	0 131,593		0 34,308			1,165,815	0	0	26,842	30,960	15,600	73,402	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	16,224	75,876	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	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 Income Planning Systems

PRIVACY POLICY TERMS OF USE

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.

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)	Consulting	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	2.20 %	3.20 %	3.20 %	4.00 %			
bonus %	0.00 %	0.00 %		0.00 %										
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	175,800	0	0	15,750	190,750	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	30,000	212,785	end of 3
end of 4	63 839,547	0 116,986		0 33,299			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			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	15,000	71,010	end of 6
end of 7	66 999,914	0 131,593		0 34,308			1,165,815	0	0	26,842	30,960	15,600	73,402	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	16,224	75,876	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	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 Income Planning Systems

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.