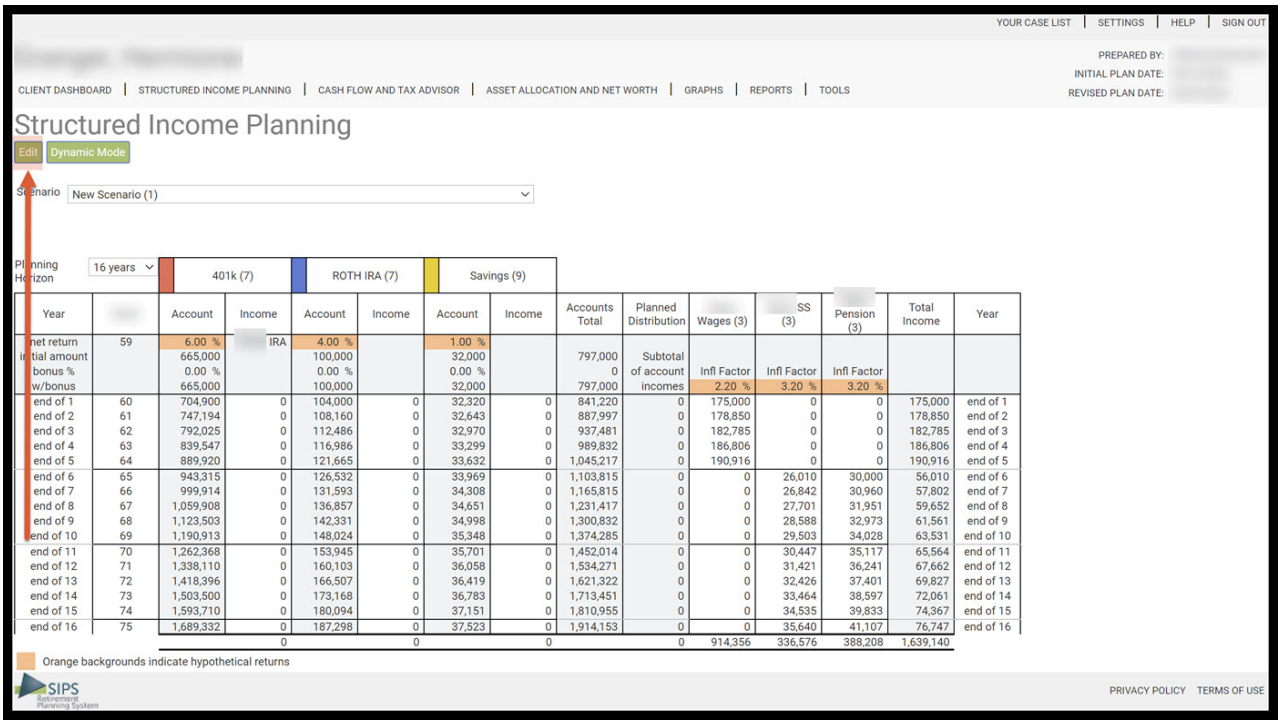
Withdrawing Money for a Specific Timeframe Through the Income Adjustment Table Through the Add Income Function

01/12/2026 10:46 am EST

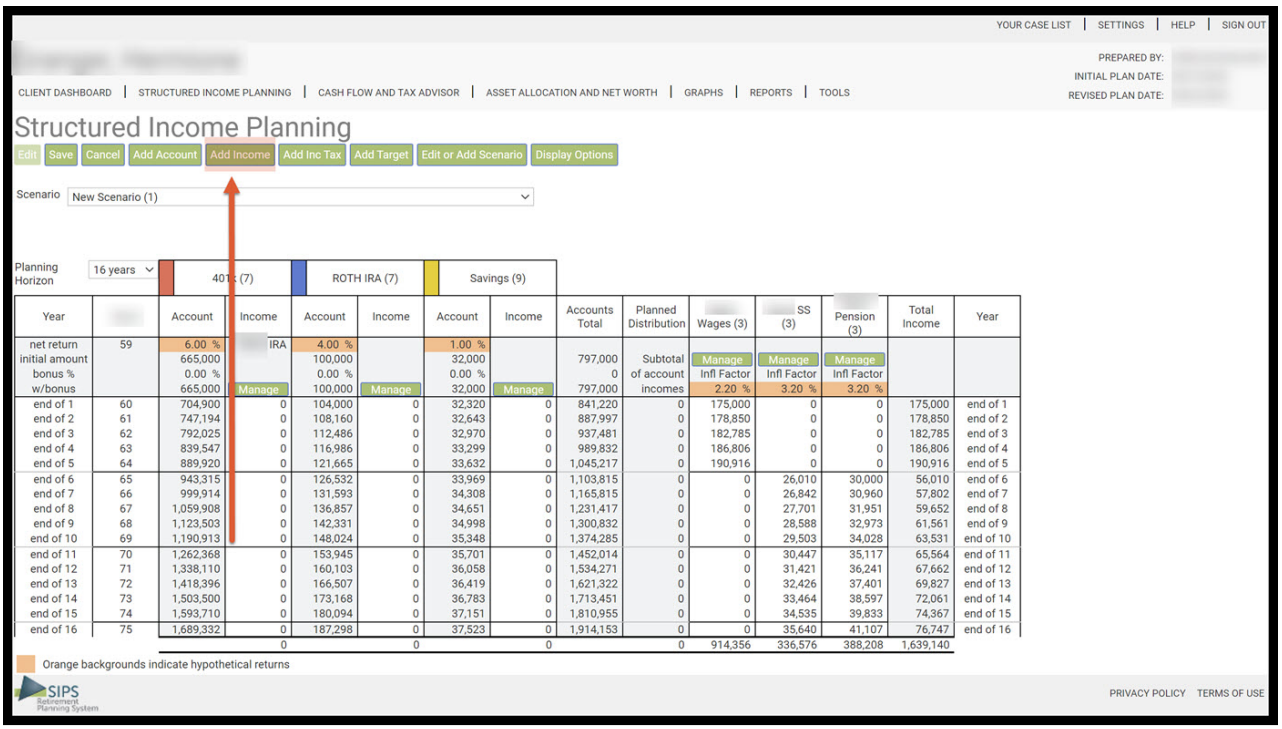
Within the Income Adjustment table on the Manage Income page, you can withdraw specific monetary amounts per year and control the timeframe of these withdraws. Below are the step-by-step guidelines for withdrawing specific monetary amounts with a specific start and stop timeframe. adding different monetary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

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



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 %								
tial amount		665,000		100,000		32,000		797,000	Subtotal					
bonus %		0.00 %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor	Infl Factor		
w/bonus		665,000		100,000		32,000		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	

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



Step 3: Other Income Name: Type in a title for the withdraw.



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. For withdraws the numeric number needs to be written in parentheses.



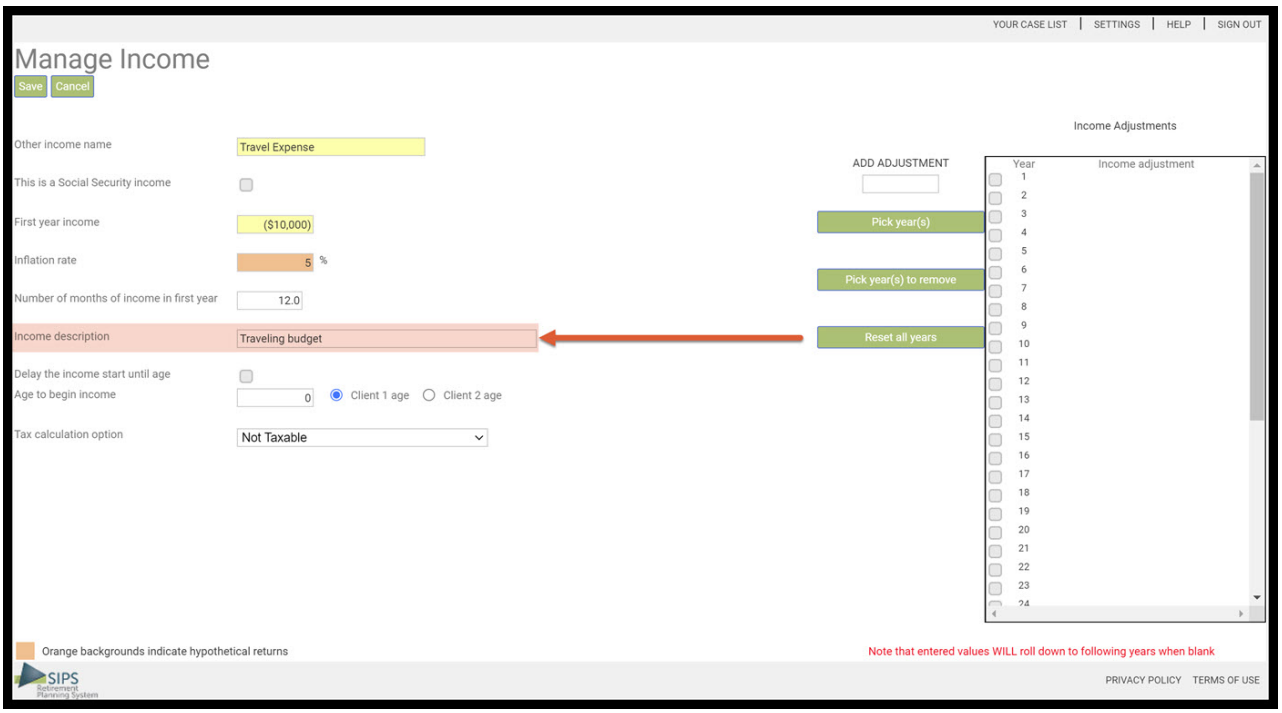
Step 6: Inflation Rate: Type in the inflation rate.



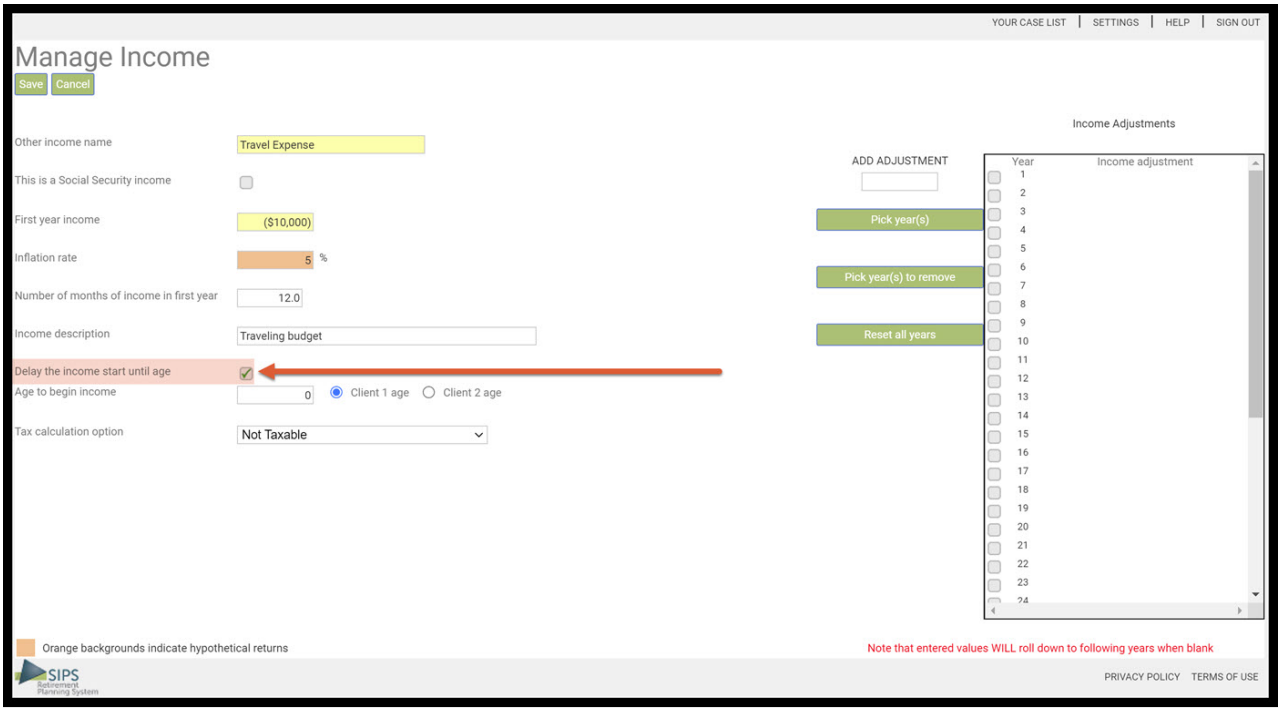
Step 7: Number of Months of Income in First Year: Type in the number of months of income in the first year. The default amount is set a 12.



Step 8: Income Description: Type in the withdraw 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.



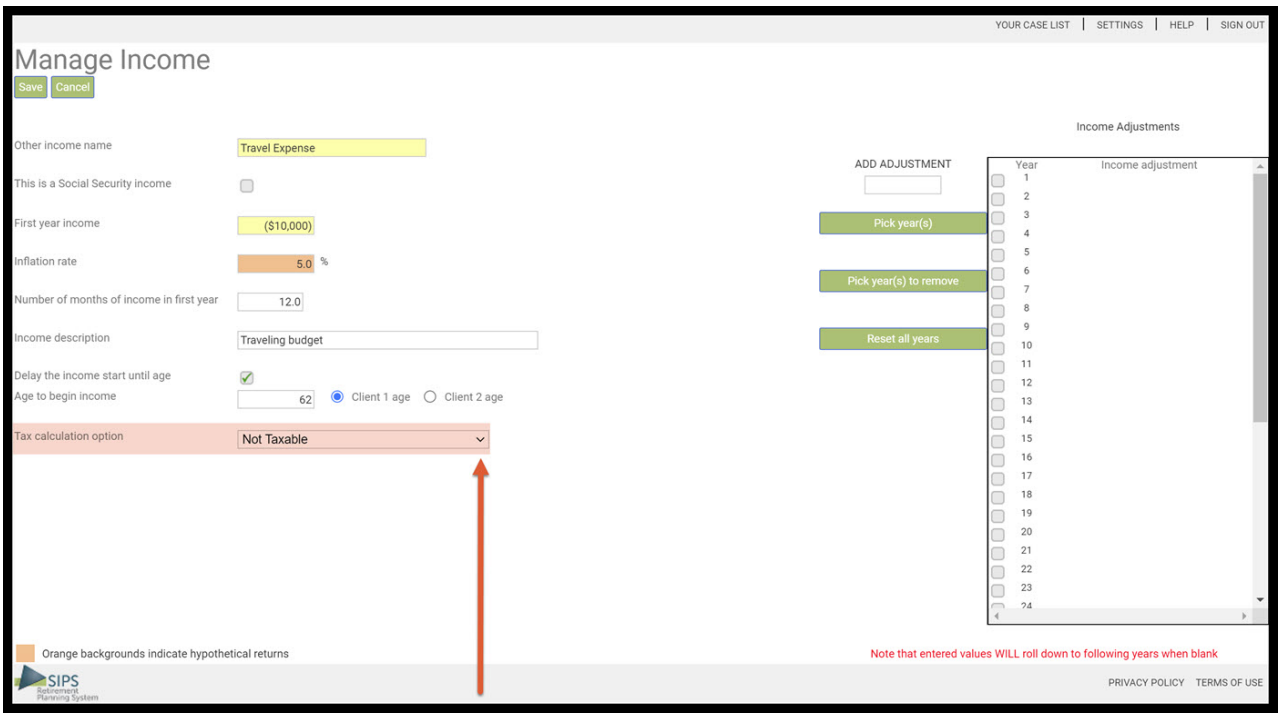
Step 10: Age to Begin Income: If the delay the income start until age checkbox was checked. Type in the age to begin the withdraw. Default is set to zero, which will start the income in year 1.



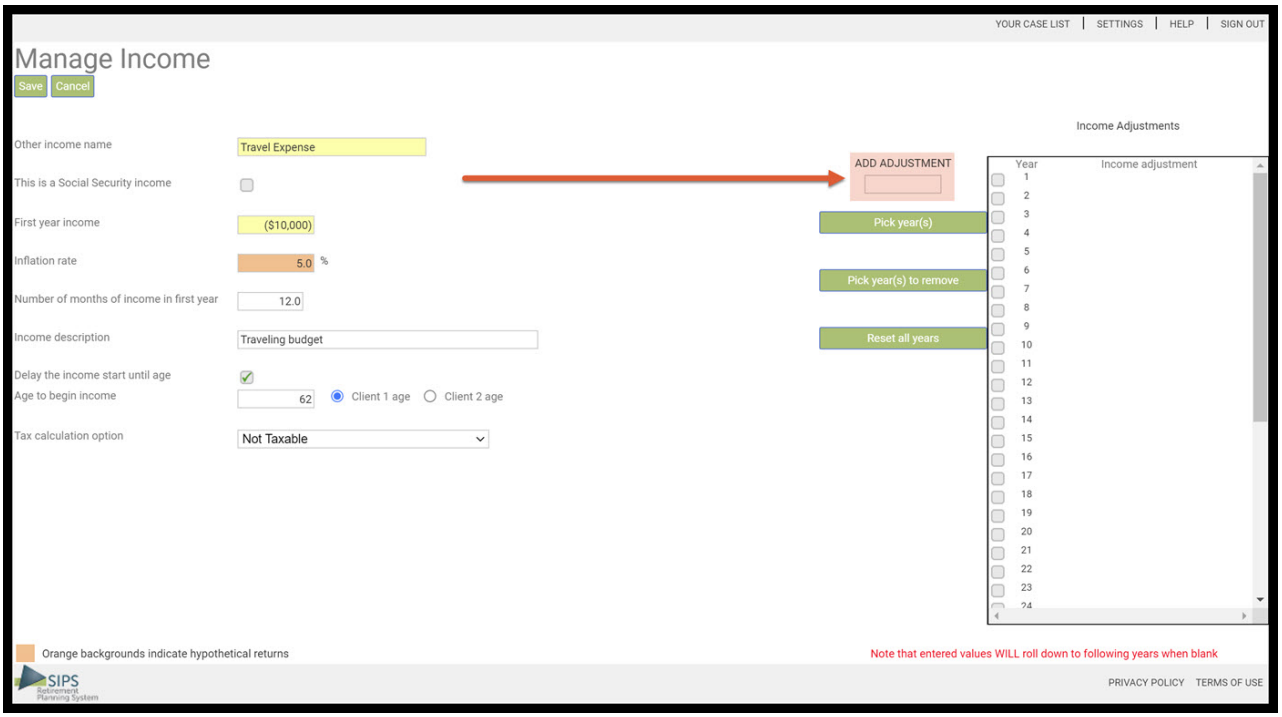
Step 11: Radio Buttons: Click which radio button the income is associated with. The default is set with Client 1.



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



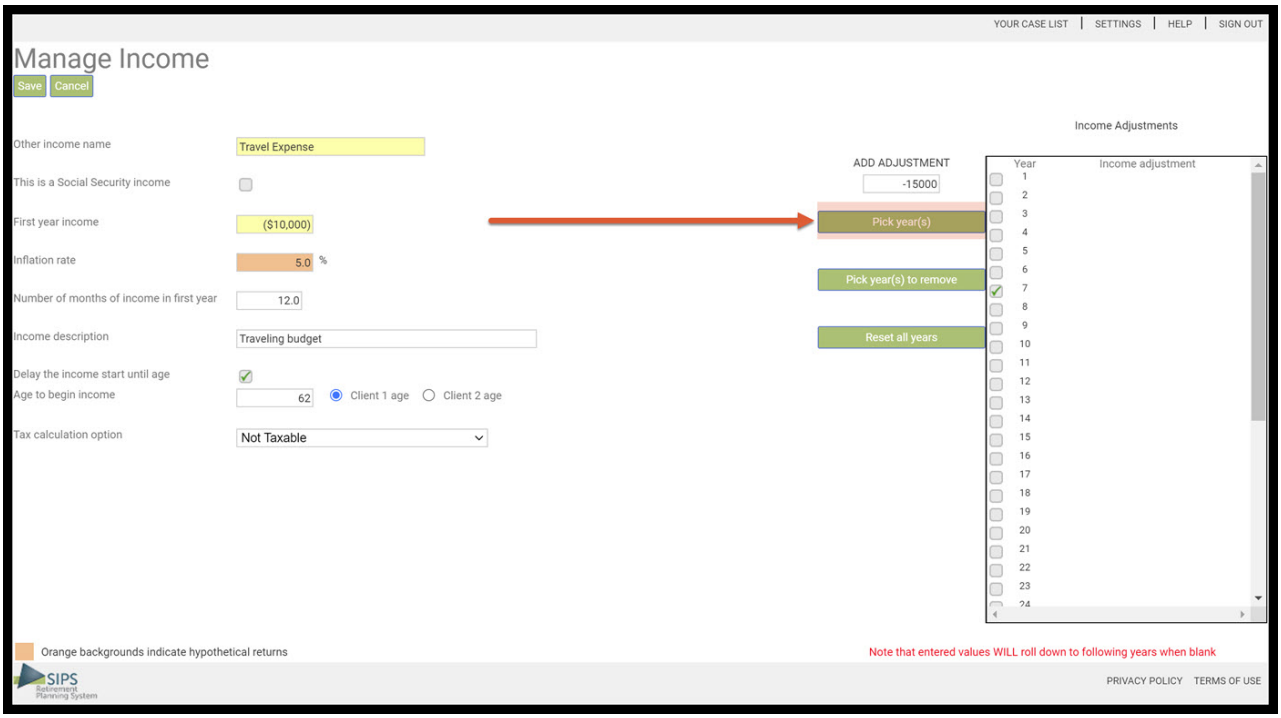
Step 13: Add Adjustment Text Box: Type in the numeric number of the specific income. For withdraws the numeric number needs to start with the minus symbol and no commas can separate the numbers.



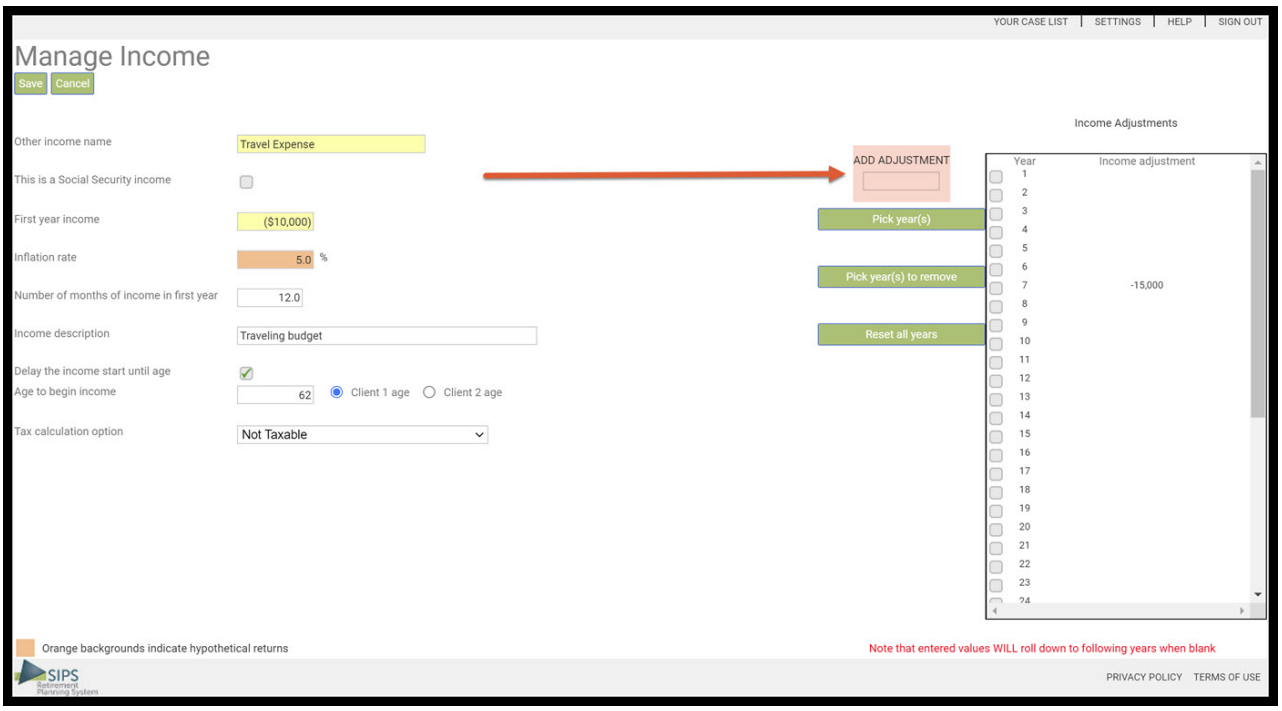
Step 14: Year: Click on the text box of which year the new income will start on.



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. For withdraws the numeric number needs to start with the minus symbol and no commas can separate the numers.



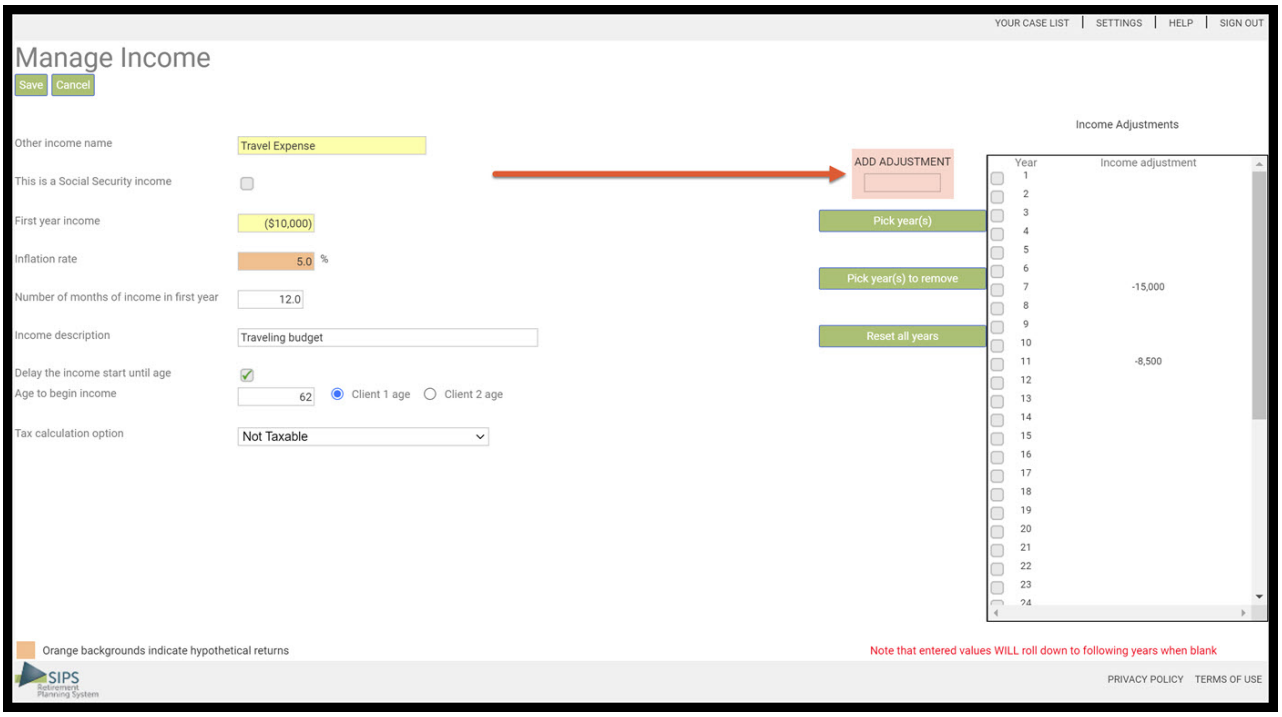
Step 17: Year: Click on the text box of which year the new income will start on.



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



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



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



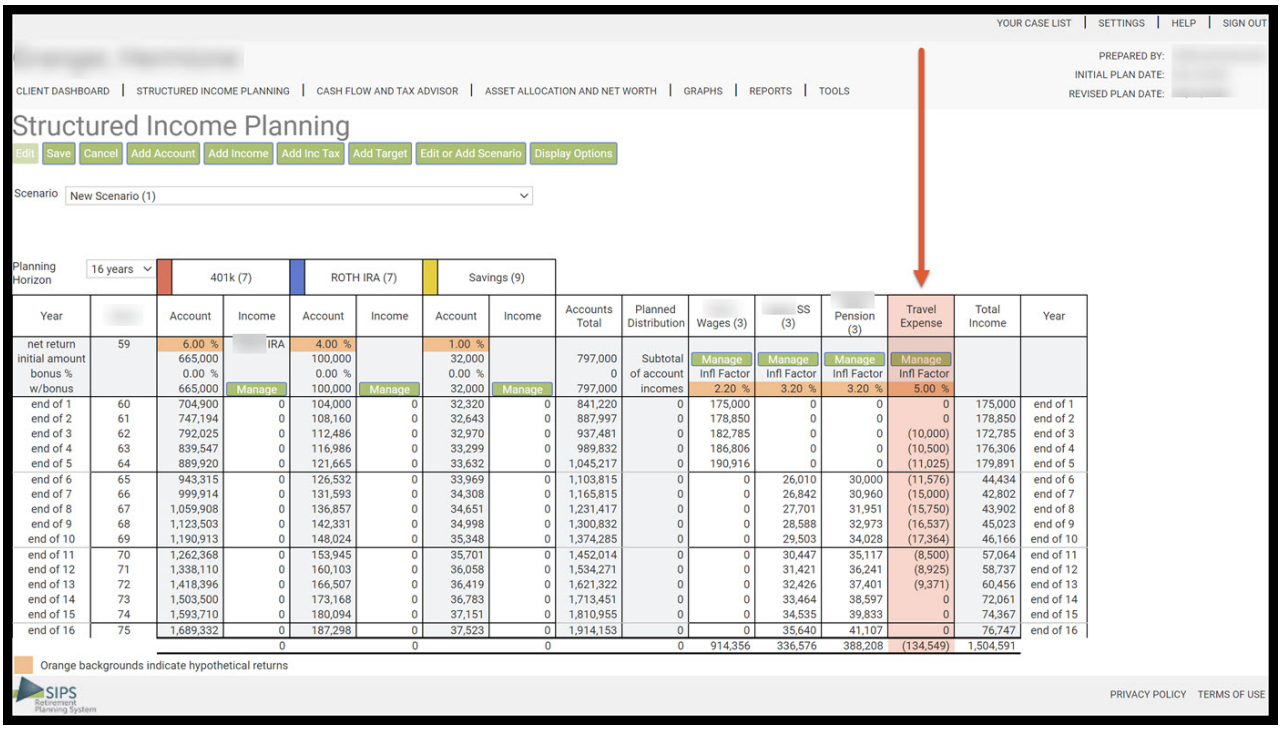
Step 21: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.



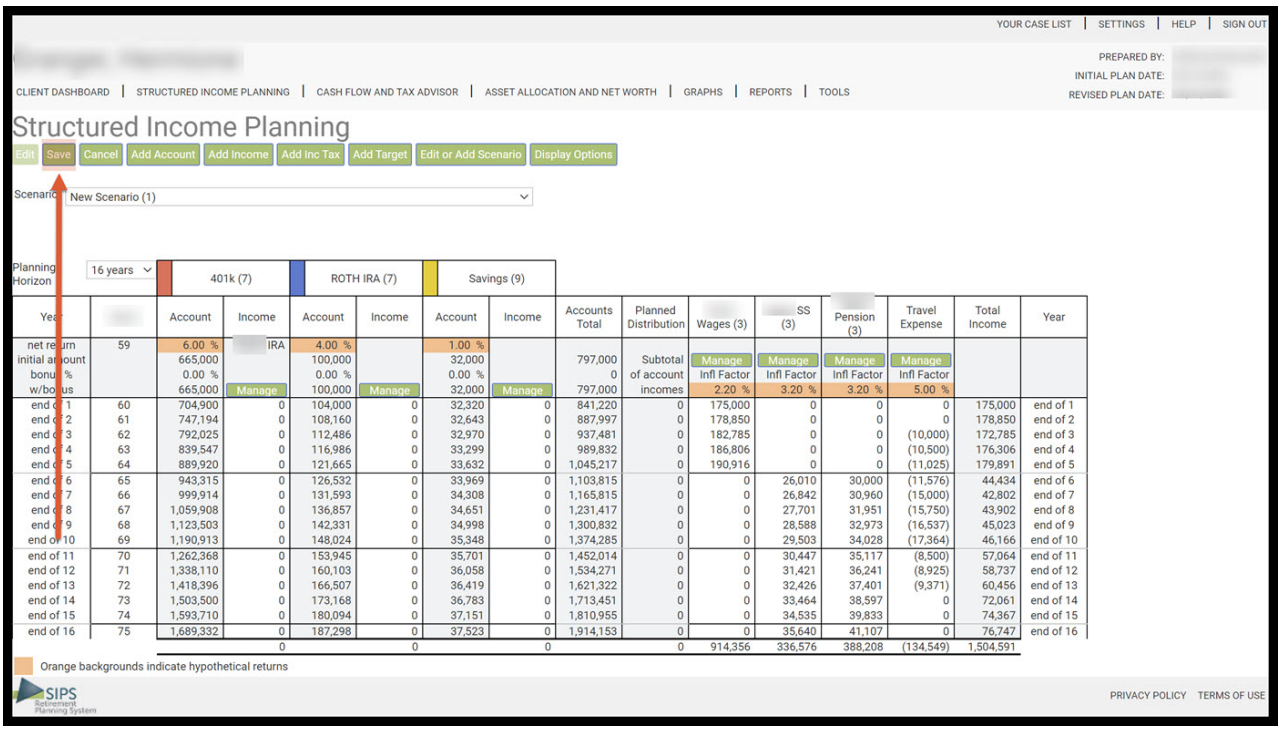
Step 22: Save: Click the green save button underneath the add income subheading.



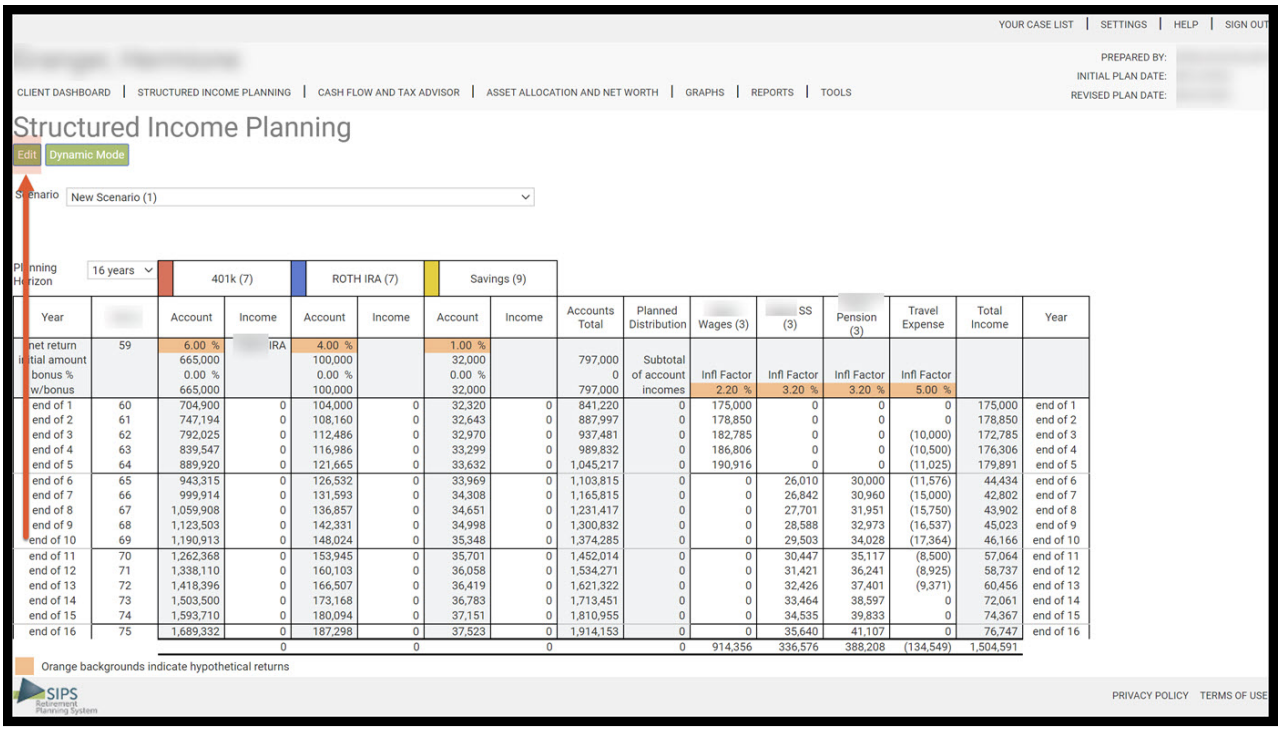
Step 23: Structured Income Planning Page: The new income should have a separate column in the structured income plan.



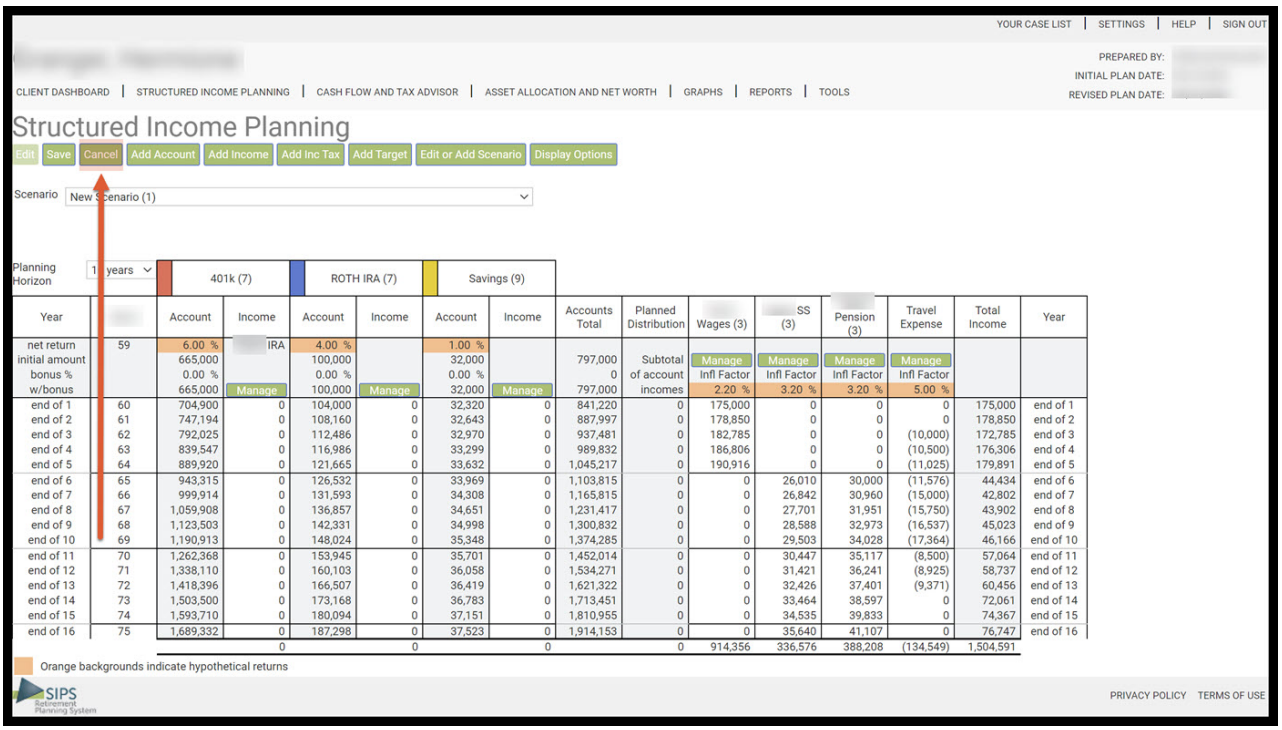
Step 24: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



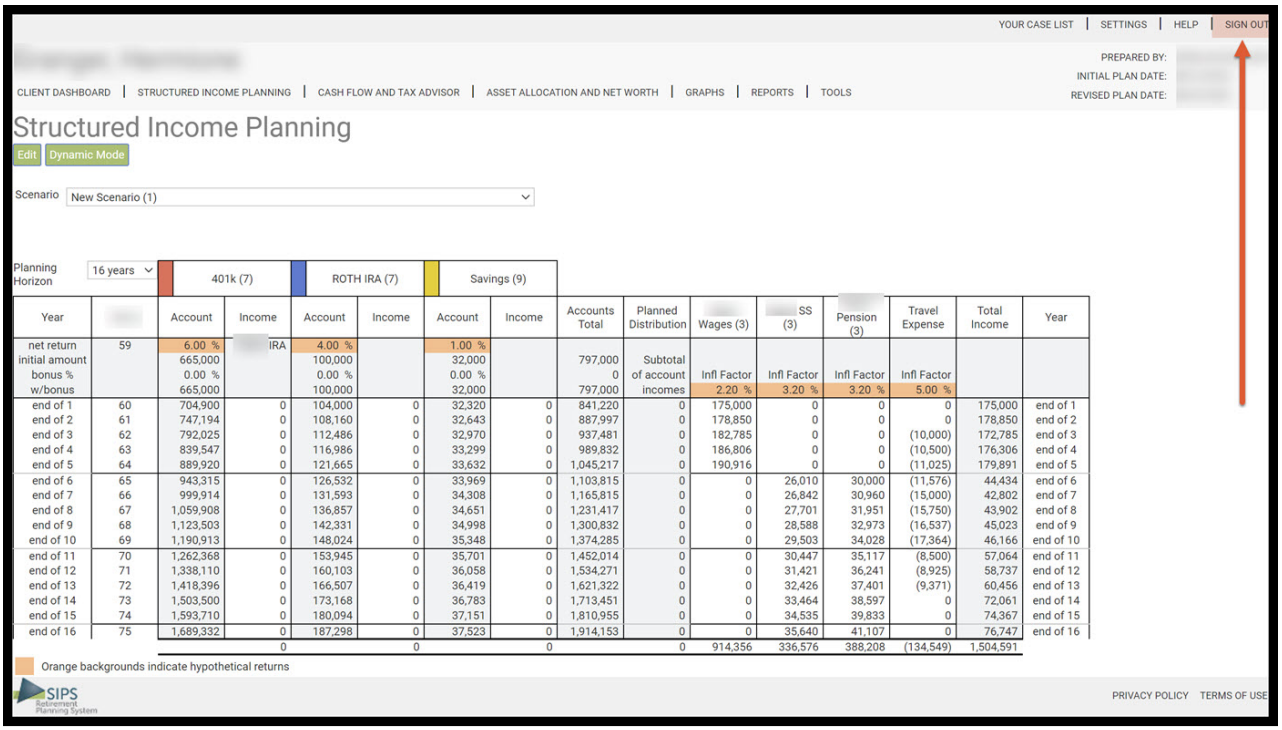
Step 25: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.



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.



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.