

Adding a Withdrawal to Start at a Specific Age

09/17/2024 1:11 pm EDT

Within the structured income plan, you have the ability to withdraw specific monetary amounts to start at a certain age. Below are the step-by-step guidelines to adding an income to start at a specified age.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	
net return	60	1.00 %	4.00 %	5.00 %	IRA		1,125,000	0	0	0	0	0		
initial amount		25,000	600,000	500,000			1,125,000	0	0	0	0	0		
bonus %		0.00 %	0.00 %	0.00 %				0	0	0	0	0		
w/bonus		25,000	600,000	500,000				0	266,866	0	0	266,866		
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	250,000	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	255,500	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	261,121	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	266,866	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	129,450	end of 16
			0	1,123,788	0	1,091,437	0	2,244,540	0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: Saving (1) Individual ROTH (1) 401K (1)

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000	0	0	0		
initial amount		25,000		600,000		500,000		Subtotal of account incomes	Manage Inflation Factor	Manage Inflation Factor	Manage Inflation Factor		
w/bonus		25,000		600,000		500,000	1,125,000	0	2.20 %	3.20 %	3.20 %		
end of 1	61	25,250	0	624,000	0	525,000	1,174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	1,225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	1,279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	1,335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	1,394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	1,455,777	0	0	51,128	43,344	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	1,519,912	0	0	52,764	44,731	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	1,586,940	0	0	54,453	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	1,656,993	0	0	56,195	47,640	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	1,730,209	0	0	57,994	49,164	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	1,806,733	0	0	59,849	50,737	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	1,886,718	0	0	61,765	52,361	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	1,970,320	0	0	63,741	54,036	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	2,057,708	0	0	65,781	55,766	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	2,149,054	0	0	67,886	57,550	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	2,244,540	0	0	70,058	59,392	129,540	end of 16
			0	1,123,788	0	1,091,437	2,244,540	0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

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PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Income Adjustments

Other income name:

This is a Social Security income:

First year income:

Inflation rate:

Number of months of income in first year:

income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year: 1-24

Income adjustment

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 4: Social Security Income: Leave the box unchecked.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
8	<input type="checkbox"/>
9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
14	<input type="checkbox"/>
15	<input type="checkbox"/>
16	<input type="checkbox"/>
17	<input type="checkbox"/>
18	<input type="checkbox"/>
19	<input type="checkbox"/>
20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

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: Travel

This is a Social Security income:

First year income: (20000)

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	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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 7: Number of Months of Income in First Year: Type in the number of months of withdraw 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: Travel

This is a Social Security income:

First year income: (20000)

Inflation rate: 5%

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	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 System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (20000)

Inflation rate: 5%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

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

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
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9	<input type="checkbox"/>
10	<input type="checkbox"/>
11	<input type="checkbox"/>
12	<input type="checkbox"/>
13	<input type="checkbox"/>
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22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 9: Delay the Income Start Until Age: Click on the text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (20000)

Inflation rate: 5%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

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

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>
4	<input type="checkbox"/>
5	<input type="checkbox"/>
6	<input type="checkbox"/>
7	<input type="checkbox"/>
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9	<input type="checkbox"/>
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12	<input type="checkbox"/>
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20	<input type="checkbox"/>
21	<input type="checkbox"/>
22	<input type="checkbox"/>
23	<input type="checkbox"/>
24	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: ▼

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: ▼

ADD ADJUSTMENT

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (20000)

Inflation rate: 5 %

Number of months of income in first year: 12.0

Income description:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (20000)

Inflation rate: 5 %

Number of months of income in first year: 12.0

Income description:

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

[Save](#) [Cancel](#)

Other income name:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Year	Income adjustment
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 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:

This is a Social Security income:

First year income:

Inflation rate: %

Number of months of income in first year:

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

ADD ADJUSTMENT:

[Pick year\(s\)](#)

[Pick year\(s\) to remove](#)

[Reset all years](#)

Year	Income adjustment
1	
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12	<input checked="" type="checkbox"/>
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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 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: **Travel**

This is a Social Security income:

First year income: **(\$20,000)**

Inflation rate: **5.0 %**

Number of months of income in first year: **12.0**

Income description:

Delay the income start until age:

Age to begin income: **65** Client 1 age Client 2 age

Tax calculation option: **Not Taxable**

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
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4	
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74	

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 17: Structured Income Planning Page: The new withdraw 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

Structured Income Planning

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

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	Savings (1)		Individual Roth (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %		4.00 %		5.00 %	IRA								
initial amount	25,000	0.00 %	600,000	0.00 %	500,000	0.00 %	1,125,000	0							
bonus %	0.00 %		0.00 %		0.00 %		0								
w/bonus	25,000	Manage	600,000	Manage	500,000	Manage	1,125,000	Subtotal of account incomes	2.20 %	3.20 %	3.20 %	5.00 %			
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(20,000)	71,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	51,128	43,344	(21,000)	73,472	end of 6	
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	52,764	44,731	(22,050)	75,445	end of 7	
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	54,453	46,162	(23,152)	77,463	end of 8	
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	56,195	47,640	(24,310)	79,525	end of 9	
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	57,994	49,164	(25,526)	81,632	end of 10	
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	59,849	50,737	(26,802)	83,785	end of 11	
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	61,765	52,361	0	114,126	end of 12	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	63,741	54,036	0	117,778	end of 13	
end of 14	74	28,737	0	1,039,005	0	989,366	0	2,057,708	0	65,781	55,766	0	121,546	end of 14	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	57,550	0	125,436	end of 15	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	70,058	59,392	0	129,450	end of 16	
			0		0		0		1,033,487	711,158	602,883	(162,840)	2,184,688		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

Planning Horizon: 16 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 5.00 %	
initial amount		25,000		600,000		500,000		1,125,000	0					
bonus %		0.00 %		0.00 %		0.00 %		0	0					
w/bonus		25,000		600,000		500,000		1,125,000	0					
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(20,000)	71,543
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(21,000)	73,472
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(22,050)	75,445
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(23,152)	77,463
end of 9	69	27,342	0	853,987	0	775,564	0	1,656,993	0	0	56,195	47,640	(24,310)	79,525
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(25,526)	81,632
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(26,802)	83,785
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450
			0		0		0		0	1,033,487	711,158	602,883	(162,840)	2,184,688

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario:

Planning Horizon: 16 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 5.00 %	
initial amount		25,000		600,000		500,000		1,125,000	0					
bonus %		0.00 %		0.00 %		0.00 %		0	0					
w/bonus		25,000		600,000		500,000		1,125,000	0					
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(20,000)	71,543
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(21,000)	73,472
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(22,050)	75,445
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(23,152)	77,463
end of 9	69	27,342	0	853,987	0	775,564	0	1,656,993	0	0	56,195	47,640	(24,310)	79,525
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(25,526)	81,632
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(26,802)	83,785
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450
			0		0		0		0	1,033,487	711,158	602,883	(162,840)	2,184,688

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

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

Structured Income Planning

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

Scenario: New Scenario (1)

Planning Horizon: 1 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %	4.00 %	5.00 %	IRA		1,125,000								
initial amount		25,000	600,000	500,000			0	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 5.00 %			
bonus % w/bonus		0.00 %	0.00 %	0.00 %			0								
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(20,000)	71,543	
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(21,000)	73,472	
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(22,050)	75,445	
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(23,152)	77,463	
end of 9	69	27,342	0	853,987	0	775,564	0	1,656,993	0	0	56,195	47,640	(24,310)	79,525	
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(25,526)	81,632	
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(26,802)	83,785	
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778	
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450	
			0		0		0			0	1,033,487	711,158	602,883	(162,840)	2,184,688

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year	
	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %	4.00 %	5.00 %	IRA		1,125,000								
initial amount		25,000	600,000	500,000			0	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 5.00 %			
bonus % w/bonus		0.00 %	0.00 %	0.00 %			0								
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866	
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(20,000)	71,543	
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(21,000)	73,472	
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(22,050)	75,445	
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(23,152)	77,463	
end of 9	69	27,342	0	853,987	0	775,564	0	1,656,993	0	0	56,195	47,640	(24,310)	79,525	
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(25,526)	81,632	
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(26,802)	83,785	
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778	
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450	
			0		0		0			0	1,033,487	711,158	602,883	(162,840)	2,184,688

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.