

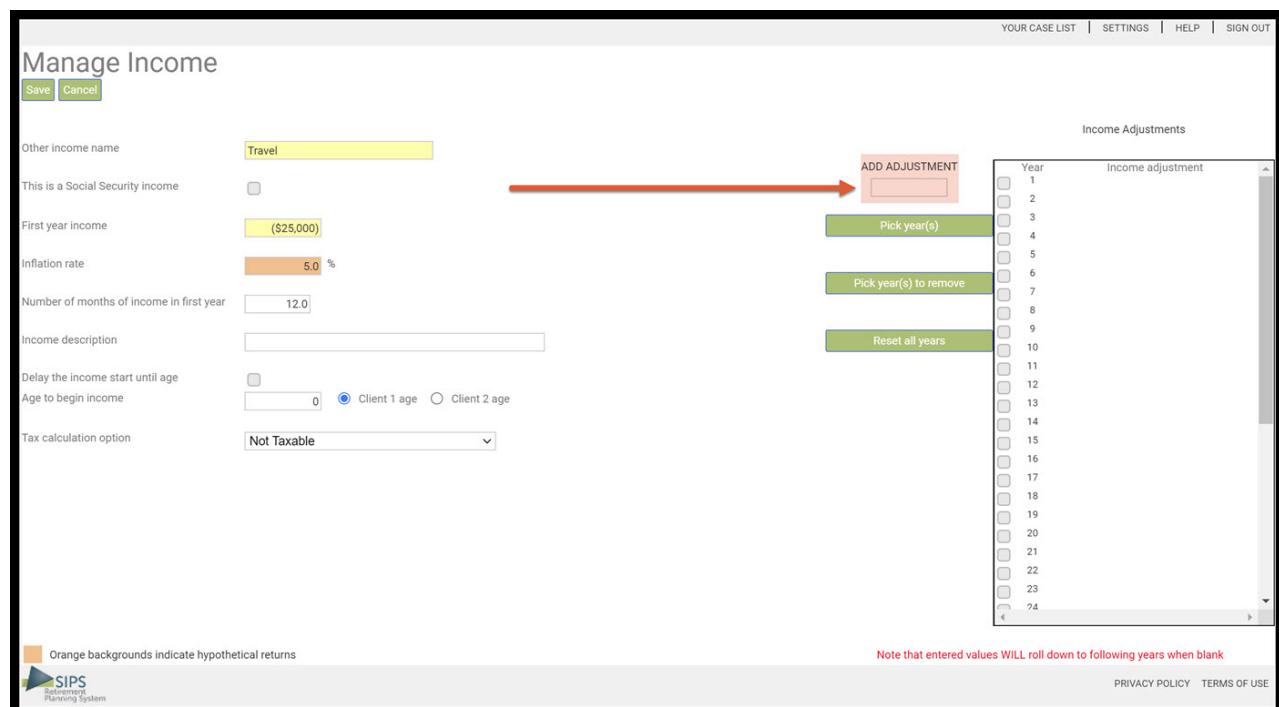
Income Adjustment Table on the Manage Income Page

01/12/2026 10:41 am EST

On the manage income page there is an income adjustment table. This table has the ability to edit the data that has been filtered in through the add income function. Below are the step-by-step guidelines for each of the buttons; Pick Years, Pick Year(s) to Remove, and Reset All Years.

Option A: Pick Years:

Step 1: 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.



The screenshot shows the 'Manage Income' page. On the left, there are input fields for 'Other income name' (Travel), 'First year income' (\$25,000), 'Inflation rate' (5.0 %), and 'Number of months of income in first year' (12.0). On the right, there is a 'Income Adjustments' table with 24 rows, each representing a year from 1 to 24. The table has two columns: 'Year' and 'Income adjustment'. A red arrow points from the 'ADD ADJUSTMENT' button in the top right of the main area to the 'Income adjustment' column of the table. Below the table, there are three buttons: 'Pick year(s)', 'Pick year(s) to remove', and 'Reset all years'. At the bottom of the page, there is a note: 'Note that entered values WILL roll down to following years when blank'.

Step 2: Year: Click on the year text box within the income adjustment table of which years the new income/withdraw will be on.

Manage Income

Save | Cancel

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Income Adjustments

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

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Step 3: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save | Cancel

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Income Adjustments

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

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Step 4: 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	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	(\$25,000)	Pick year(s) to remove
Inflation rate	5.0 %	Reset all years
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

Year	Income adjustment
1	-15,000
2	-15,000
3	-15,000
4	-15,000
5	-15,000
6	-15,000
7	-15,000
8	
9	
10	
11	
12	-15,000
13	-15,000
14	-15,000
15	
16	
17	
18	-15,000
19	-15,000
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

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Step 5: 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	Travel	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	(\$25,000)	Pick year(s) to remove
Inflation rate	5.0 %	Reset all years
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

Year	Income adjustment
1	-15,000
2	-15,000
3	-15,000
4	-15,000
5	-15,000
6	-15,000
7	-15,000
8	
9	
10	
11	
12	-15,000
13	-15,000
14	-15,000
15	
16	
17	
18	-15,000
19	-15,000
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

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Step 6: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

Manage Income

Save | Cancel

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	-15,000
3	-15,000
4	-15,000
5	-15,000
6	-15,000
7	-15,000
8	
9	
10	
11	
12	-15,000
13	-15,000
14	-15,000
15	
16	
17	
18	-15,000
19	-15,000
20	<input checked="" type="checkbox"/>
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 7: Save: Click on the green Save button underneath the Manage Income subheading.

Manage Income

Save | Cancel

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	-15,000
3	-15,000
4	-15,000
5	-15,000
6	-15,000
7	-15,000
8	
9	
10	
11	
12	-15,000
13	-15,000
14	-15,000
15	
16	
17	
18	-15,000
19	-15,000
20	0
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 8: Structured Income Planning Page: The new income should have a separate column in the structured income plan.

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: 20 years

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
Year	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %		4.00 %		5.00 %		1,125,000		0					
initial amount		25,000	600,000		500,000										
bonus %		0.00 %	0.00 %		0.00 %										
w/bonus %		25,000	600,000		500,000										
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(15,000)	246,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(15,000)	251,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	272,493	42,000	(15,000)		76,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	280,000	0	51,128	(15,000)	79,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	285,500	0	52,764	(15,000)	82,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	291,000	0	54,453	(15,750)	84,865	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	296,500	0	56,195	(16,537)	87,298	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	302,000	0	57,994	(17,364)	89,793	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	307,500	0	59,849	(18,233)	92,354	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	313,000	0	61,765	(15,000)	99,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	318,500	0	63,741	(15,000)	102,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	324,000	0	65,781	(15,000)	106,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	329,500	0	67,886	(15,750)	109,686	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	335,000	0	70,058	(16,537)	112,912	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	2,344,356	0	340,500	0	72,300	(17,364)	116,228	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	2,448,702	0	346,000	0	74,614	(15,000)	122,867	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	2,557,786	0	351,500	0	77,001	(15,000)	127,279	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	2,671,826	0	357,000	0	79,465	(15,000)	146,832	end of 20
		0	0	0	0	0	0	0	1,033,487	1,014,538	860,073	(318,786)	2,589,312		

Option B: Pick Year(s) to Remove:

Step 9: Year: Click on the year text box within the income adjustment table of which years you would like to remove.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (\$25,000)

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: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

Income Adjustments

Year	Income adjustment
1	-5,000
2	-5,000
3	-5,000
4	-10,000
5	-10,000
6	-10,000
7	-10,000
8	-10,000
9	-10,000
10	-10,000
11	-15,000
12	-15,000
13	-15,000
14	-15,000
15	-5,000
16	-5,000
17	-5,000
18	-5,000
19	-5,000
20	0
21	
22	
23	
24	

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Orange backgrounds indicate hypothetical returns

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

PRIVACY POLICY TERMS OF USE

Step 10: Pick Years to Remove: Click on the green 'Pick Years to Remove' button underneath the 'Add Adjustment' text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save | Cancel

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Income Adjustments

Year	Income adjustment
1	
2	
3	-5,000
4	-5,000
5	-5,000
6	-10,000
7	-10,000
8	-10,000
9	-10,000
10	-10,000
11	-15,000
12	-15,000
13	-15,000
14	-15,000
15	-5,000
16	-5,000
17	-5,000
18	-5,000
19	-5,000
20	0
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 11: Save: Click on the green Save button underneath the Manage Income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save | Cancel

↑

Other income name	Travel
This is a Social Security income	<input type="checkbox"/>
First year income	(\$25,000)
Inflation rate	5.0 %
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

ADD ADJUSTMENT

Income Adjustments

Year	Income adjustment
1	
2	
3	-5,000
4	-5,000
5	
6	
7	-10,000
8	-10,000
9	
10	
11	-15,000
12	-15,000
13	-15,000
14	
15	-5,000
16	
17	-5,000
18	-5,000
19	
20	0
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 12: Structured Income Planning Page: The new income should have a separate column in the structured income plan.



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 20 years

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year	
Year		Account	Income	Account	Income	Account	Income									
net return	60	1.00 %		4.00 %		5.00 %		1,125,000		Subtotal of account incomes	2.20 %	3.20 %	3.20 %	5.00 %		
initial amount		25,000		600,000		500,000		0		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor			
bonus % w/bonus		0.00 %		0.00 %		0.00 %										
	25,000	Manage	600,000	Manage	500,000	Manage	500,000									
end of 1	61	25,502	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(5,000)	256,121	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(5,000)	261,866	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	(5,250)	86,293	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	(5,512)	88,960	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	(10,000)	87,495	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	(10,000)	90,615	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	(10,500)	93,335	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	(11,025)	96,133	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	(15,000)	95,587	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	(15,000)	99,126	end of 12	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,038	(15,000)	102,778	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	(15,750)	105,796	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	(5,000)	120,436	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	(5,250)	124,200	end of 16	
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	2,344,356	0	0	72,300	61,292	(5,000)	128,592	end of 17	
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	2,448,702	0	0	74,614	63,254	(5,000)	132,867	end of 18	
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	2,557,786	0	0	77,001	65,278	(5,250)	137,029	end of 19	
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	2,671,826	0	0	79,465	67,367	0	146,832	end of 20	
		0	0	0	0	0	0	0	1,033,487	1,014,538	860,073	(199,788)	2,708,310			

Option C: Reset All Years

Step 13: Reset All Years: Click on the green reset all years button underneath the add adjustment 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: (\$25,000)

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: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

Income Adjustments

Pick year(s) to remove

Reset all years

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Step 14: Save: Click the green save button underneath the Manage Income Subheading.

Manage Income

Save Cancel

Other income name: Travel

This is a Social Security income:

First year income: (\$25,000)

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: 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 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 Structured Income Planning Systems

PRIVACY POLICY TERMS OF USE

Step 15: 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: 20 years

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
Year		Account	Income	Account	Income	Account	Income								
net return	60	1.00 %	4.00 %	5.00 %				1,125,000	Subtotal of account incomes	2.20 %	3.20 %	3.20 %	5.00 %		
initial amount		25,000	600,000	500,000	0	500,000	0	0							
bonus % w/bonus		0.00 %	0.00 %	0.00 %		0.00 %		0							
end of 1	61	25,502	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(27,562)	233,558	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(28,941)	237,925	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	(30,386)	61,155	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	(31,907)	62,565	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	(33,502)	63,993	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	(35,177)	65,438	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	(36,936)	66,899	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	(38,783)	68,375	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	(40,722)	69,864	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	(42,758)	71,367	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,038	(44,896)	72,881	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	(47,141)	74,405	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	(49,498)	75,938	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	(51,973)	77,477	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	2,344,356	0	0	72,300	61,292	(54,572)	79,020	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	2,448,702	0	0	74,614	63,254	(57,300)	80,567	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	2,557,786	0	0	77,001	65,278	(60,165)	82,114	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
		0	0	0	0	0	0	0	1,033,487	1,014,538	860,073	(826,648)	2,081,449		

Step 16: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

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

Scenario: New Scenario (1)

Planning Horizon: 20 years

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year		
Year		Account	Income	Account	Income	Account	Income								Accounts Total	Subtotal of account incomes
net return	60	1.00 %		4.00 %		5.00 %		IRA	1,125,000	2.20 %	3.20 %	3.20 %	5.00 %			
initial amount		25,000		600,000		500,000			0							
bonus %		0.00 %		0.00 %		0.00 %			0							
w/bonus		25,000		600,000		500,000			0							
end of 1	61	25,250	0	624,000	0	525,000	0	IRA	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	IRA	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	IRA	1,279,488	0	261,121	0	0	(27,562)	233,558	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	IRA	1,335,683	0	266,866	0	0	(28,941)	237,925	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	IRA	1,394,408	0	0	49,543	42,000	(30,388)	61,155	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	IRA	1,455,777	0	0	51,128	43,344	(31,907)	62,565	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	IRA	1,519,912	0	0	52,764	44,731	(33,502)	63,993	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	IRA	1,586,940	0	0	54,453	46,162	(35,177)	65,438	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	IRA	1,656,993	0	0	56,195	47,640	(36,936)	66,899	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	IRA	1,730,209	0	0	57,994	49,164	(38,783)	68,375	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	IRA	1,806,733	0	0	59,849	50,737	(40,722)	69,864	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	IRA	1,886,718	0	0	61,765	52,361	(42,758)	71,367	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	IRA	1,970,320	0	0	63,741	54,036	(44,896)	72,881	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	IRA	2,057,708	0	0	65,781	55,766	(47,141)	74,405	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	IRA	2,149,054	0	0	67,886	57,550	(49,498)	75,938	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	IRA	2,244,540	0	0	70,058	59,392	(51,973)	77,477	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	IRA	2,344,356	0	0	72,300	61,292	(54,572)	79,020	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	IRA	2,448,702	0	0	74,614	63,254	(57,300)	80,567	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	IRA	2,557,786	0	0	77,001	65,278	(60,165)	82,114	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	IRA	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
		0	0	0	0	0	0		0	1,033,487	1,014,538	860,073	(826,648)	2,081,449		

Step 17: 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:

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

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

Scenario: New Scenario (1)

Planning Horizon: 20 years

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year		
Year		Account	Income	Account	Income	Account	Income								Accounts Total	Subtotal of account incomes
net return	60	1.00 %		4.00 %		5.00 %		IRA	1,125,000	2.20 %	3.20 %	3.20 %	5.00 %			
initial amount		25,000		600,000		500,000			0							
bonus %		0.00 %		0.00 %		0.00 %			0							
w/bonus		25,000		600,000		500,000			0							
end of 1	61	25,250	0	624,000	0	525,000	0	IRA	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	IRA	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	IRA	1,279,488	0	261,121	0	0	(27,562)	233,558	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	IRA	1,335,683	0	266,866	0	0	(28,941)	237,925	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	IRA	1,394,408	0	0	49,543	42,000	(30,388)	61,155	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	IRA	1,455,777	0	0	51,128	43,344	(31,907)	62,565	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	IRA	1,519,912	0	0	52,764	44,731	(33,502)	63,993	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	IRA	1,586,940	0	0	54,453	46,162	(35,177)	65,438	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	IRA	1,656,993	0	0	56,195	47,640	(36,936)	66,899	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	IRA	1,730,209	0	0	57,994	49,164	(38,783)	68,375	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	IRA	1,806,733	0	0	59,849	50,737	(40,722)	69,864	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	IRA	1,886,718	0	0	61,765	52,361	(42,758)	71,367	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	IRA	1,970,320	0	0	63,741	54,036	(44,896)	72,881	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	IRA	2,057,708	0	0	65,781	55,766	(47,141)	74,405	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	IRA	2,149,054	0	0	67,886	57,550	(49,498)	75,938	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	IRA	2,244,540	0	0	70,058	59,392	(51,973)	77,477	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	IRA	2,344,356	0	0	72,300	61,292	(54,572)	79,020	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	IRA	2,448,702	0	0	74,614	63,254	(57,300)	80,567	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	IRA	2,557,786	0	0	77,001	65,278	(60,165)	82,114	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	IRA	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
		0	0	0	0	0	0		0	1,033,487	1,014,538	860,073	(826,648)	2,081,449		

Step 18: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

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

Scenario | New Scenario (1)

Planning Horizon 2 years ▾

Planning Horizon		Savings (1)			Individual ROTH (1)			401K (1)							
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %		1,125,000		Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	
initial amount		25,000	600,000	0	500,000	0	0	0		2.20 %	3.20 %	3.20 %	5.00 %		
bonus % w/bonus		0.00 %	0.00 %		0.00 %										
		25,000	600,000	0	500,000	0	0	0							
Manage				Manage			Manage								
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(27,562)	233,558	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(28,941)	237,925	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	(30,388)	61,155	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	(31,907)	62,565	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	(33,502)	63,993	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	(35,177)	65,438	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	(36,936)	66,899	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	(38,783)	68,375	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	(40,722)	69,864	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	(42,758)	71,367	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	(44,896)	72,881	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	(47,141)	74,405	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	(49,498)	75,938	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	(51,973)	77,477	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	2,344,356	0	0	72,300	61,292	(54,572)	79,020	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	2,448,702	0	0	74,614	63,254	(57,300)	80,567	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	2,557,786	0	0	77,001	65,278	(60,165)	82,114	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
		0	0	0	0	0	0	0	0	1,033,487	1,014,538	860,073	(826,648)	2,081,449	

Step 19: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

Edit Dynamic Mode

Scenario | New Scenario (1)

Planning Horizon 20 years ▾

Planning Horizon		Savings (1)			Individual ROTH (1)			401K (1)							
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Travel	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %		1,125,000		Subtotal of account incomes		Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	
initial amount		25,000	600,000	0	500,000	0	0	0		2.20 %	3.20 %	3.20 %	5.00 %		
bonus % w/bonus		0.00 %	0.00 %		0.00 %										
		25,000	600,000	0	500,000	0	0	0							
Manage				Manage			Manage								
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)	225,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(26,250)	229,250	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(27,562)	233,558	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(28,941)	237,925	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	(30,388)	61,155	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	(31,907)	62,565	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	(33,502)	63,993	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	(35,177)	65,438	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	(36,936)	66,899	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	(38,783)	68,375	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	(40,722)	69,864	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	(42,758)	71,367	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	(44,896)	72,881	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	(47,141)	74,405	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	(49,498)	75,938	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	(51,973)	77,477	end of 16
end of 17	77	29,608	0	1,168,740	0	1,146,009	0	2,344,356	0	0	72,300	61,292	(54,572)	79,020	end of 17
end of 18	78	29,904	0	1,215,489	0	1,203,309	0	2,448,702	0	0	74,614	63,254	(57,300)	80,567	end of 18
end of 19	79	30,203	0	1,264,109	0	1,263,474	0	2,557,786	0	0	77,001	65,278	(60,165)	82,114	end of 19
end of 20	80	30,505	0	1,314,673	0	1,326,648	0	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
		0	0	0	0	0	0	0	0	1,033,487	1,014,538	860,073	(826,648)	2,081,449	

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.