

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' interface. On the left, there are input fields for 'Other income name' (Travel), 'First year income' (\$25,000), 'inflation rate' (5.0%), 'Number of months of income in first year' (12.0), 'Age to begin income' (0), and 'Tax calculation option' (Not Taxable). On the right, there is an 'Income Adjustments' table with columns for 'Year' and 'Income adjustment'. The table is currently empty. A red arrow points from the 'ADD ADJUSTMENT' button to the 'Year' 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, there is a note: 'Note that entered values WILL roll down to following years when blank'.

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	

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

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
<input type="checkbox"/> 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	

Orange backgrounds indicate hypothetical returns

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

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

Orange backgrounds indicate hypothetical returns

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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:

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

Income Adjustments

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	-15,000
<input type="checkbox"/> 4	-15,000
<input type="checkbox"/> 5	-15,000
<input type="checkbox"/> 6	-15,000
<input type="checkbox"/> 7	-15,000
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	-15,000
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	-15,000
<input type="checkbox"/> 19	-15,000
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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:

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

Income Adjustments

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	-15,000
<input type="checkbox"/> 4	-15,000
<input type="checkbox"/> 5	-15,000
<input type="checkbox"/> 6	-15,000
<input type="checkbox"/> 7	-15,000
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	-15,000
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	-15,000
<input type="checkbox"/> 19	-15,000
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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.


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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	-15,000
<input type="checkbox"/> 4	-15,000
<input type="checkbox"/> 5	-15,000
<input type="checkbox"/> 6	-15,000
<input type="checkbox"/> 7	-15,000
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	-15,000
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	-15,000
<input type="checkbox"/> 19	-15,000
<input checked="" type="checkbox"/> 20	-15,000
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

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Step 7: 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:

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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	-15,000
<input type="checkbox"/> 4	-15,000
<input type="checkbox"/> 5	-15,000
<input type="checkbox"/> 6	-15,000
<input type="checkbox"/> 7	-15,000
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	-15,000
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	-15,000
<input type="checkbox"/> 19	-15,000
<input type="checkbox"/> 20	0
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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 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

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 % w/bonus	25,000	Manage	600,000	Manage	500,000	Manage	1,125,000	0	Manage	Manage	Manage	Manage			
									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	(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	(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	(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	(15,000)	251,866	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	(15,000)	76,543	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	(15,000)	79,472	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	(15,000)	82,495	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	(15,750)	84,865	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	(16,537)	87,298	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	(17,364)	89,793	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	(18,233)	92,354	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	54,036	(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	(15,000)	106,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	(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	0	70,058	59,392	(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	0	72,300	61,292	(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	0	74,614	63,254	(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	0	77,001	65,278	(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	0	79,465	67,367	0	146,832	end of 20
			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:

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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	-5,000
<input type="checkbox"/> 5	-5,000
<input type="checkbox"/> 6	-10,000
<input type="checkbox"/> 7	-10,000
<input type="checkbox"/> 8	-10,000
<input type="checkbox"/> 9	-10,000
<input type="checkbox"/> 10	-10,000
<input type="checkbox"/> 11	-15,000
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	-15,000
<input type="checkbox"/> 15	-5,000
<input type="checkbox"/> 16	-5,000
<input type="checkbox"/> 17	-5,000
<input type="checkbox"/> 18	-5,000
<input type="checkbox"/> 19	-5,000
<input type="checkbox"/> 20	0
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

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Step 10: Pick Years to Remove: Click on the green Pick Years to Remove 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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	-5,000
<input type="checkbox"/> 5	-5,000
<input checked="" type="checkbox"/> 6	-10,000
<input checked="" type="checkbox"/> 7	-10,000
<input type="checkbox"/> 8	-10,000
<input type="checkbox"/> 9	-10,000
<input checked="" type="checkbox"/> 10	-10,000
<input type="checkbox"/> 11	-15,000
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input checked="" type="checkbox"/> 14	-15,000
<input checked="" type="checkbox"/> 15	-5,000
<input checked="" type="checkbox"/> 16	-5,000
<input checked="" type="checkbox"/> 17	-5,000
<input checked="" type="checkbox"/> 18	-5,000
<input checked="" type="checkbox"/> 19	-5,000
<input type="checkbox"/> 20	0
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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 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:

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
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	-5,000
<input type="checkbox"/> 4	-5,000
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	-10,000
<input type="checkbox"/> 8	-10,000
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	-15,000
<input type="checkbox"/> 12	-15,000
<input type="checkbox"/> 13	-15,000
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	-5,000
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	-5,000
<input type="checkbox"/> 18	-5,000
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	0
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 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 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: [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

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		1,125,000							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
		25,000	Manage	600,000	Manage	500,000	Manage	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 %		
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	(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	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	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	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	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	57,994	49,164	(11,025)	96,133	end of 10	
end of 11	71	27,892	0	923,572	0	855,170	0	1,806,733	0	59,849	50,737	(15,000)	95,587	end of 11	
end of 12	72	28,171	0	960,519	0	897,928	0	1,886,718	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	63,741	54,036	(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	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	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	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	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	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	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	79,465	67,367	0	146,832	end of 20	
			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:

This is a Social Security income:

First year income: ADD ADJUSTMENT

Inflation rate: Pick year(s)

Number of months of income in first year: Pick year(s) to remove

Income description: Reset all years

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option:

Income Adjustments

Year	Income adjustment
1	-5,000
2	-5,000
3	-5,000
4	-5,000
5	
6	
7	-10,000
8	-10,000
9	10,000
10	10,000
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

SIPS Retirement Planning Services

PRIVACY POLICY TERMS OF USE

Step 14: Save: Click 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:

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 to begin income: 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	
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 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**

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		600,000		500,000		1,125,000							
bonus % w/bonus	25,000	0.00 %	600,000	0.00 %	500,000	0.00 %	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 %		
end of 1	61	25,250	0	624,000	0	525,000	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	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	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	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	638,741	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,671,826	0	0	79,465	67,367	(63,174)	83,658	end of 20
			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.

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: 20 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		600,000		500,000		1,125,000	0					
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		25,000		600,000		500,000		1,125,000						
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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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
			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.

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: 20 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		600,000		500,000		1,125,000	0					
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		25,000		600,000		500,000		1,125,000						
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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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
			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.

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: 2 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		600,000		500,000		1,125,000	0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	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	(25,000)	225,000
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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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
			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.

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: 20 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		600,000		500,000		1,125,000	0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	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	(25,000)	225,000
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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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 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
			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.