

# Adding an Income Tax to the Structured Income Plan

01/12/2026 10:54 am EST

The Add Inc Tax button within the structured income plan allows you to add income tax within the structured income plan. Below are the step-by-step guidelines for adding an income tax into the structured income plan.

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:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

Structured Income Planning

Edit

Dynamic Mode

Scenario 

New Scenario (1)

Planning Horizon

16 years

Savings (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	0		
initial amount		25,000	600,000	500,000			0	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %		
bonus % w/bonus		0.00 %	0.00 %	0.00 %			1,125,000	0	250,000	0	0	250,000	end of 1
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0	0	255,500	end of 2
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0	0	261,121	end of 3
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0	0	266,866	end of 4
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0	0	266,866	end of 5
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	49,543	42,000	91,543	end of 6
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	51,128	43,344	94,472	end of 7
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	52,764	44,731	97,495	end of 8
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	54,453	46,162	100,615	end of 9
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	56,195	47,640	103,835	end of 10
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	57,994	49,164	107,158	end of 11
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	59,849	50,737	110,587	end of 12
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	61,765	52,361	114,126	end of 13
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	63,741	54,036	117,778	end of 14
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	65,781	55,766	121,546	end of 15
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	57,550	125,436	end of 16
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	70,058	59,392	129,450	end of 16
		0		0		0			1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning Systems

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Step 2: Display Options: Click on the green Display Options underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:   
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## Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inv 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)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	60	1.00 %		4.00 %		5.00 %							
initial amount		25,000		600,000		500,000	125,000						
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0						
		25,000		600,000		500,000	125,000						
end of 1	61	25,250	0	624,000	0	525,000	174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	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	455,777	0	51,128	43,344	94,472	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	519,912	0	52,764	44,731	97,495	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	586,940	0	54,453	46,162	100,615	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	656,993	0	56,195	47,640	103,835	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	730,209	0	57,994	49,164	107,158	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	790,209	0	59,849	50,737	110,587	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	855,170	0	61,765	52,361	114,126	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	923,672	0	63,741	54,036	117,778	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	1,000,000	0	65,781	55,766	121,546	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	1,039,464	0	67,886	57,550	125,436	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	1,091,437	0	70,058	59,392	129,450	129,450	end of 16
			0		0			0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

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Step 3: View Tax Rate: Within the Column Display Options, click on the green View Tax Rates.

Column Display Options [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

### Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual ROTH (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
401K (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron Pension (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

Accounts		Color
Group 1	Accounts	<input checked="" type="radio"/> Set
Group 2		<input type="radio"/> Set
Group 3		<input type="radio"/> Set
Group 4		<input type="radio"/> Set
Group 5		<input type="radio"/> Set

Incomes		Color
Group 1	Incomes	<input checked="" type="radio"/> Set
Group 2		<input type="radio"/> Set
Group 3		<input type="radio"/> Set
Group 4		<input type="radio"/> Set
Group 5		<input type="radio"/> Set

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 4: Display Options: Click on the green Display Options underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
PREPARED BY:   
 INITIAL PLAN DATE:   
 REVISED PLAN DATE:

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

## Structured Income Planning

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

Scenario New Scenario (1)

Planning Horizon 16 years

Savings (1)
Individual ROTH (1)
401K (1)

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %	IRA	125,000						
initial amount		25,000		600,000		500,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0						
		25,000	<span style="background-color: #f9f9f9;">Manage</span>	600,000	<span style="background-color: #f9f9f9;">Manage</span>	500,000	<span style="background-color: #f9f9f9;">Manage</span>	125,000		<span style="background-color: #f9f9f9;">Manage</span> Infl Factor 2.20 %	<span style="background-color: #f9f9f9;">Manage</span> Infl Factor 3.20 %	<span style="background-color: #f9f9f9;">Manage</span> Infl Factor 3.20 %		
end of 1	61	25,250	0	624,000	0	525,000	0	174,250	0.00 %	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	225,712	0.00 %	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	279,488	0.00 %	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	335,683	0.00 %	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	394,408	0.00 %	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	455,777	0.00 %	0	51,128	43,344	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	519,912	0.00 %	0	52,764	44,731	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	586,940	0.00 %	0	54,453	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	656,993	0.00 %	0	56,195	47,640	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	730,209	0.00 %	0	57,994	49,164	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	806,733	0.00 %	0	59,849	50,737	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	886,718	0.00 %	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	0.00 %	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	0.00 %	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	0.00 %	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	0.00 %	0	70,058	59,392	129,450	end of 16
			0		0		0			1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

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Step 5: View Calendar Years: Within the Column Display Options, click on the green View Calendar Years.

Column Display Options

[View RMD Checks](#)
[Hide Income Riders](#)
[View Death Benefit](#)
[Hide % Distribution](#)
[View Comparison](#)
[View Tax Rates](#)
[View Calendar Years](#)

### Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
<b>Accounts</b>					
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual ROTH (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
401K (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Incomes</b>					
Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pension (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#)
[Condense All](#)
[Uncondense All](#)

### Group Setup

**Accounts**

Title	Color
Group 1 Accounts	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 2	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 3	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 4	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 5	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>

**Incomes**

Title	Color
Group 1 Incomes	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 2	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 3	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 4	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>
Group 5	<span style="background-color: #f9f9f9; border: 1px solid #ccc; padding: 2px;">Set</span>

[Reset Title / Colors](#)
[Copy Setup To All Scenarios](#)

[Return With Grouping](#)
[Return Without Grouping](#)

Step 6: Structured Income Planning Page: The Year columns have been switched to calendar years.

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

## 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	Age	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	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						
bonus %		0.00 %		0.00 %		0.00 %									
w/bonus		25,000		600,000		500,000			1,125,000						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0.00 %	255,500	0	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0.00 %	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0.00 %	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0.00 %	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0.00 %	0	51,128	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0.00 %	0	52,764	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0.00 %	0	54,453	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0.00 %	0	56,195	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0.00 %	0	57,994	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	0	59,849	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0.00 %	0	61,765	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	0	65,781	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	0	67,886	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	0	70,058	59,392	129,450	2039
			0		0		0		0		1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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Step 7: Display Options: Click on the green Display Options underneath the Structured Income Planning subheading.

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

## 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	Age	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	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						
bonus %		0.00 %		0.00 %		0.00 %									
w/bonus		25,000		600,000		500,000			1,125,000						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0.00 %	255,500	0	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0.00 %	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0.00 %	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0.00 %	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0.00 %	0	51,128	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0.00 %	0	52,764	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0.00 %	0	54,453	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0.00 %	0	56,195	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0.00 %	0	57,994	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	0	59,849	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0.00 %	0	61,765	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	0	65,781	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	0	67,886	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	0	70,058	59,392	129,450	2039
			0		0		0		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 8: Return with Grouping: Click on the Green Return with Group button at the bottom lefthand side of the screen.



Column Display Options
View RMD Checks
Hide Income Riders
View Death Benefit
Hide % Distribution
View Comparison
View Tax Rates
View Plan Years

Account and Income Grouping

Accounts

Group 1

Group 2

Group 3

Group 4

Group 5

Incomes

Group 1

Group 2

Group 3

Group 4

Group 5

Group Setup

Accounts

Title

Group 1

Group 2

Group 3

Group 4

Group 5

Color

Set

Set

Set

Set

Set

Incomes

Title

Group 1

Group 2

Group 3

Group 4

Group 5

Color

Set

Set

Set

Set

Set

Reset

Condense All

Uncondense All

Return With Grouping

Return Without Grouping

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.

You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.

Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Reset Title / Colors

Copy Setup To All Scenarios

Step 9: Structured Income Planning Page: The subgrouping accounts and Incomes have been added to the structured income plan.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario 

New Scenario (1)

Planning Horizon

16 years

Accounts

Savings (1)

Individual ROTH (1)

401K (1)

Incomes

Wages (2)

SS (2)

Pension (2)

Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %		1,125,000							
initial amount		25,000		600,000		500,000		1,125,000							
bonus %		0.00 %		0.00 %		0.00 %									
w/bonus		25,000		600,000		500,000									
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0.00 %	255,500	0	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0.00 %	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0.00 %	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0.00 %	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0.00 %	0	51,128	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0.00 %	0	52,764	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0.00 %	0	54,453	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0.00 %	0	56,195	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0.00 %	0	57,994	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	0	59,849	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0.00 %	0	61,765	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	0	65,781	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	0	67,886	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	0	70,058	59,392	129,450	2039
			0		0		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 10: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning sub heading.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

## Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario New Scenario (1)

Planning Horizon 16 years

Accounts

Savings (1)		Individual ROTH (1)		401K (1)		
Year	Account	Income	Account	Income	Account	Income
net return	60	1.00 %		4.00 %		5.00 %
initial amount		25,000		500,000		500,000
bonus % w/bonus		0.00 %		0.00 %		0.00 %
		25,000		500,000		500,000
2024	61	25,250	0	524,000	0	525,000
2025	62	25,502	0	548,960	0	551,250
2026	63	25,758	0	574,918	0	578,812
2027	64	26,015	0	701,915	0	607,753
2028	65	26,275	0	729,992	0	638,141
2029	66	26,538	0	759,191	0	670,048
2030	67	26,803	0	789,559	0	703,550
2031	68	27,071	0	821,141	0	738,728
2032	69	27,342	0	853,987	0	775,664
2033	70	27,616	0	888,146	0	814,447
2034	71	27,892	0	923,672	0	855,170
2035	72	28,171	0	960,619	0	897,928
2036	73	28,452	0	999,044	0	942,824
2037	74	28,737	0	1,039,005	0	989,966
2038	75	29,024	0	1,080,566	0	1,039,464
2039	76	29,314	0	1,123,788	0	1,091,437
			0		0	

Incomes

Wages (2)	SS (2)	Pension (2)	Total Income	Year
Manage	Manage	Manage		
Inf Factor	Inf Factor	Inf Factor		
2.20 %	3.20 %	3.20 %		
250,000	0	0	250,000	2024
255,500	0	0	255,500	2025
261,121	0	0	261,121	2026
266,866	0	0	266,866	2027
0	49,543	42,000	91,543	2028
0	51,128	43,344	94,472	2029
0	52,764	44,731	97,495	2030
0	54,453	46,162	100,615	2031
0	56,195	47,640	103,835	2032
0	57,994	49,164	107,158	2033
0	59,849	50,737	110,587	2034
0	61,765	52,361	114,126	2035
0	63,741	54,036	117,778	2036
0	65,781	55,766	121,546	2037
0	67,886	57,550	125,436	2038
0	70,058	59,392	129,450	2039
1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS

Subsequent Planning System

PRIVACY POLICY TERMS OF USE

Step 11: Tax Name: Filter in a Tax Name.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

## Manage Tax

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Starting effective tax rate 0.0 %

Tax description

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

Year	Tax 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

SIPS

Subsequent Planning System

Note that entered values WILL NOT roll down to following years when blank

PRIVACY POLICY TERMS OF USE

Step 12: Starting Effective Tax Rate: Filter in the numerical amount for the starting effective tax rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

# Manage Tax

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Income Tax

Starting effective tax rate

0.0 %

Tax description

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

Year	Tax 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 NOT roll down to following years when blank

SIPS

Retirement Planning System

[PRIVACY POLICY](#)
[TERMS OF USE](#)

Step 13: Tax Description: Type in a short description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

# Manage Tax

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Income Tax

Starting effective tax rate

10 %

Tax description

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

Year	Tax 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 NOT roll down to following years when blank

SIPS

Retirement Planning System

[PRIVACY POLICY](#)
[TERMS OF USE](#)

Step 14: Save: Click on the green save button underneath the Manage Tax subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save

Cancel

Use Basic Tax Planning

Use Advanced Tax Planning

Tax name

Income Tax

Starting effective tax rate

10 %

Tax description

Income Tax

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

Year	Tax 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 NOT roll down to following years when blank

SIPS

Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 15: Structured Income Planning Page: The new income tax column 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

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

		Savings (1)		Individual ROTH (1)		401K (1)													
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Approx. Income Tax	After Tax Income	Year				
net return	60	1.00 %		4.00 %		5.00 %		IRA											
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											
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	(25,000)-10%	225,000	2024				
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	(25,550)-10%	229,950	2025				
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	(26,112)-10%	235,009	2026				
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	(26,687)-10%	240,179	2027				
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(9,154)-10%	82,389	2028				
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(9,447)-10%	85,025	2029				
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(9,750)-10%	87,746	2030				
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(10,062)-10%	90,554	2031				
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	(10,384)-10%	93,452	2032				
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(10,716)-10%	96,442	2033				
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(11,059)-10%	99,528	2034				
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	(11,413)-10%	102,713	2035				
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	(11,778)-10%	106,000	2036				
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	(12,155)-10%	109,392	2037				
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	(12,544)-10%	112,892	2038				
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	(12,945)-10%	116,505	2039				
			0		0		0			1,033,487	711,158	602,883	(234,753)	2,112,775					

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario: New Scenario (1)

Planning Horizon: 16 years

Savings (1)

Individual ROTH (1)

401K (1)

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Approx. Income Tax	After Tax Income	Year
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 %		
initial amount		25,000		600,000		500,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		1,125,000						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	(25,000)-10%	225,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	(25,550)-10%	229,950	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	(26,112)-10%	235,009	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	(26,687)-10%	240,179	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	(9,154)-10%	82,389	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	(9,447)-10%	85,025	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	(9,750)-10%	87,746	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	(10,062)-10%	90,554	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	(10,384)-10%	93,452	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	(10,716)-10%	96,442	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	(11,059)-10%	99,528	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	(11,413)-10%	102,713	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	(11,778)-10%	106,000	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	(12,155)-10%	109,392	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	(12,544)-10%	112,892	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	(12,945)-10%	116,505	2039
			0		0		0		0	1,033,487	711,158	602,883	(234,753)	2,112,775

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

Structured Income Planning

Edit

Dynamic Mode

Scenario: New Scenario (1)

Planning Horizon: 16 years

Savings (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	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %		
initial amount		25,000		600,000		500,000		0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		1,125,000					
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	91,543	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	94,472	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	97,495	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	100,615	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	103,835	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	107,158	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	110,587	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	129,450	2039
			0		0		0		0	1,033,487	711,158	602,883	2,347,528

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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:

Planning Horizon:

Year	Account	Income	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
			Account	Income	Account	Income	Account	Income							
net return	60	1.00 %		4.00 %		5.00 %		IRA	1,125,000	0	250,000	0	0	250,000	2024
initial amount		25,000		600,000		500,000			1,125,000	0	255,500	0	0	255,500	2025
bonus %		0.00 %		0.00 %		0.00 %			1,125,000	0	261,121	0	0	261,121	2026
w/bonus		25,000		600,000		500,000			1,125,000	0	266,866	0	0	266,866	2027
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	2024	
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	2025	
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	2026	
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	2027	
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	2028	
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	94,472	2029	
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	97,495	2030	
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	100,615	2031	
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	103,835	2032	
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	107,158	2033	
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	110,587	2034	
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	114,126	2035	
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	117,778	2036	
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	121,546	2037	
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	125,436	2038	
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	129,450	2039	
			0		0		0		0	1,033,487	711,158	602,883	2,347,528		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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:

Planning Horizon:

Year	Account	Income	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
			Account	Income	Account	Income	Account	Income							
net return	60	1.00 %		4.00 %		5.00 %		IRA	1,125,000	0	250,000	0	0	250,000	2024
initial amount		25,000		600,000		500,000			1,125,000	0	255,500	0	0	255,500	2025
bonus %		0.00 %		0.00 %		0.00 %			1,125,000	0	261,121	0	0	261,121	2026
w/bonus		25,000		600,000		500,000			1,125,000	0	266,866	0	0	266,866	2027
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	2024	
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	2025	
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	2026	
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	2027	
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	2028	
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	94,472	2029	
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	97,495	2030	
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	100,615	2031	
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	103,835	2032	
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	107,158	2033	
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	110,587	2034	
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	114,126	2035	
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	117,778	2036	
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	121,546	2037	
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	125,436	2038	
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	129,450	2039	
			0		0		0		0	1,033,487	711,158	602,883	2,347,528		

Orange backgrounds indicate hypothetical returns

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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](mailto:support@planscout.com).