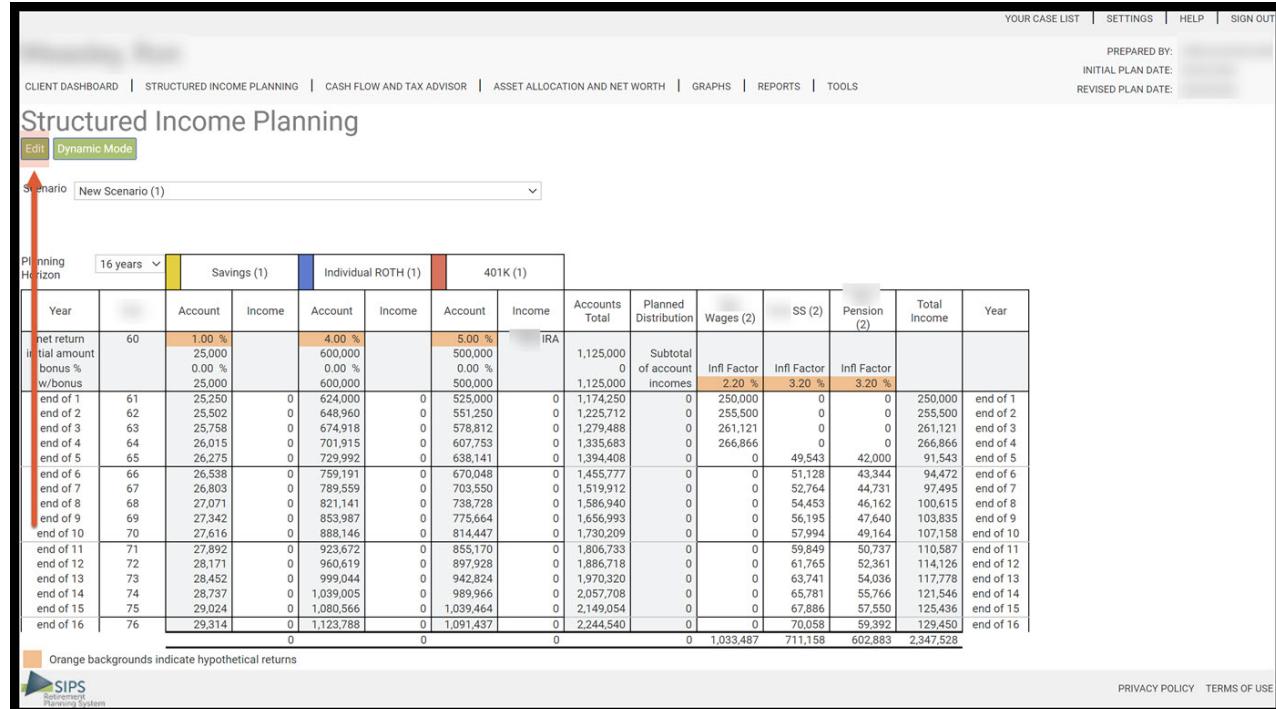


# Adding an Income Tax to the Structured Income Plan

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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: **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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
Year	Account	Income	Account	Income	Account	Income	Subtotal of account incomes							
net return	60	1.00 %		4.00 %		5.00 %	IRA							
initial amount		25,000	600,000		500,000	0		125,000	0					
bonus % w/bonus %		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %		125,000	0					
end of 1	61	25,250	0	624,000	0	525,000	0	174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	394,408	0	271,443	0	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	455,777	0	319,912	0	51,128	43,344	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	527,640	0	386,940	0	52,764	44,731	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	54,453	0	56,195	0	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	656,993	0	47,640	0	103,835	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	730,209	0	57,994	0	49,164	107,156	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	61,765	0	59,849	50,737	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	63,741	0	52,361	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	54,036	0	55,766	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	65,781	0	121,546	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	0	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	70,058	0	59,392	129,450	end of 16
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	1,033,487	711,158	602,883	2,347,528			

Orange backgrounds indicate hypothetical returns

SIPS Retirement Income Planning Systems

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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

Accounts					
	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"/>

Incomes

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"/>

Group Setup

Accounts

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

Incomes

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

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:

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## 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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
Year	Account	Income	Account	Income	Account	Income									
net return	60	1.00 %		4.00 %		5.00 %		125,000							
initial amount		25,000		600,000		500,000									
bonus % w/bonus		0.00 %		0.00 %		0.00 %									
		25,000		600,000		500,000									
end of 1	61	25,250	0	62,048	0	174,250	0	0	0.00 %	250,000	0	0	250,000	91,543	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	225,712	0	0.00 %	255,500	0	255,500		end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	279,488	0	0.00 %	261,121	0	261,121		end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	335,683	0	0.00 %	266,866	0	266,866		end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	394,408	0	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	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	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	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	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	0.00 %	0	57,994	49,164	107,156	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	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	1,886,718	0	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	0.00 %	0	63,741	54,038	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	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	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	0.00 %	0	70,058	59,392	129,450	end of 16

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning Systems

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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

Accounts		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"/>
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	Group 1	Group 2	Group 3	Group 4	Group 5
Accounts					
Incomes					

Color:

Incomes

Title	Group 1	Group 2	Group 3	Group 4	Group 5
Incomes					

Color:

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

PREPARED BY:  
INITIAL PLAN DATE:  
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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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income										
net return	60	1.00 %	4.00 %	5.00 %	1 IRA											
initial amount		25,000	600,000	500,000				1,125,000								
bonus %		0.00 %	0.00 %	0.00 %				0	Subtotal of account incomes							
w/bonus		25,000	600,000	500,000	Manage	Manage	Manage	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	0				1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

Step 7: 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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	
Year	Account	Income	Account	Income	Account	Income										
net return	60	1.00 %	4.00 %	5.00 %	1 IRA											
initial amount		25,000	600,000	500,000				1,125,000								
bonus %		0.00 %	0.00 %	0.00 %				0	Subtotal of account incomes							
w/bonus		25,000	600,000	500,000	Manage	Manage	Manage	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	0				1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

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
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"/>
Incomes					
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		Color			
Title	Group 1	Group 2	Group 3	Group 4	Group 5
Accounts	<input type="text" value="Accounts"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>
Incomes	<input type="text" value="Incomes"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>	<input type="button" value="Sel"/>

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

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

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

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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)

Accounts												Incomes				
Planning Horizon	16 years	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total		Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
Year		Account	Income	Account	Income	Account	Income	Subtotal of account incomes				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
net return	60	1.00 %		4.00 %		5.00 %		1,125,000				2.20 %	3.20 %	3.20 %		
initial amount		25,000		600,000		500,000										
w/bonus		0.00 %		0.00 %		0.00 %		500,000								
		25,000	<a href="#">Manage</a>	600,000	<a href="#">Manage</a>	500,000	<a href="#">Manage</a>	1,125,000								
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	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	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	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	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,039	0	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	0	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	0	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	0	129,450	2039
				0	0	0	0	0	1,033,487	711,158	602,883	0	2,347,528			

Orange backgrounds indicate hypothetical returns

SIPS Structured Income 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

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

Accounts												Incomes			
Year	Account	Income	Savings (1)		Individual ROTH (1)		401K (1)		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							
initial amount		25,000		600,000		500,000									
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

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

**SIPS** Retirement Planning Systems

### 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:

Tax Adjustments

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

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 %

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

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

**SIPS** Retirement Planning Systems

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

## 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

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	%

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

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

 Orange backgrounds indicate hypothetical returns

 Retirement Planning System

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

## 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

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	%

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

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

 Orange backgrounds indicate hypothetical returns

 Retirement Planning System

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

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

Tax Adjustments

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

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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.

STRUCTURED INCOME PLANNING

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

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)		SS (2)		Pension (2)	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor				
60	1.00 %	4.00 %			5.00 %	IRA	1,125,000	0	250,000	0	0	(25,000)-10%				
2024	25,250	0	624,000	0	525,000		0	1,174,250	0	250,000	0	0	225,000	2024		
2025	25,502	0	648,960	0	551,250		0	1,225,712	0	255,500	0	0	229,950	2025		
2026	25,758	0	674,918	0	578,812		0	1,279,488	0	261,121	0	0	235,009	2026		
2027	26,015	0	701,915	0	607,753		0	1,335,683	0	266,866	0	0	240,179	2027		
2028	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	26,536	0	759,191	0	670,048		0	1,455,777	0	0	51,128	43,344	(9,447)-10%	85,025	2029	
2030	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	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	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	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	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	28,171	0	960,619	0	897,928		0	1,886,718	0	0	61,765	52,367	(11,413)-10%	102,713	2035	
2036	28,452	0	999,044	0	942,824		0	1,970,320	0	0	63,741	54,038	(11,778)-10%	106,000	2036	
2037	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	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	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	0		0	1,033,487	711,158	502,883	(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

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## 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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Approx. Income Tax	After Tax 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	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate		
initial amount		25,000	600,000		500,000	0.00 %	0.00 %	0	1,125,000	2.20 %	3.20 %	3.20 %			
bonus % w/bonus		0.00 %	25,000	600,000	500,000	Manage	Manage	0	0						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	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	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	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	0 (26,687)-10%	240,179	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	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	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

Planning Horizon		Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	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	Infl Factor	Infl Factor	Infl Factor			
initial amount		25,000	600,000		500,000	0.00 %	0.00 %	0	1,125,000	2.20 %	3.20 %	3.20 %			
bonus % w/bonus		0.00 %	25,000	600,000	500,000	Manage	Manage	0	0						
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	49,543	42,000	91,543	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	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	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	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	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	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	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	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	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	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	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	129,450	2039
			0	0	0	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:  

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

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Scenario: New scenario (1)

Planning Horizon: 16 years

Savings (1)			Individual ROTH (1)			401K (1)			IRA			Planned Distribution			Wages (2)			SS (2)			Pension (2)			Total Income			Year		
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	Subtotal of account incomes	Infl Factor	Manage	Infl Factor	Total Income	Year										
net return initial amount bonus % w/bonus	60	1.00 %	25,000	4.00 %	600,000	5.00 %	1,125,000	1,125,000	0	0	0	0		2.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %				
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	0	0	0	0	0	0	0	0	0	0	0	0	0			
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	0	0	0	0	0	0	0	0	0	0	0	0	0			
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	0	0	0	0	0	0	0	0	0	0	0	0	0			
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	0	0	0	0	0	0	0	0	0	0	0	0	0			
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	49,543	42,000	0	91,543	0	0	0	0	0	0	0	0	0	0	0	0	0			
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	0	0	51,128	43,344	94,472	0	0	0	0	0	0	0	0	0	0	0	0		
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	0	0	52,764	44,731	97,495	0	0	0	0	0	0	0	0	0	0	0	0		
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	0	0	54,453	46,162	100,615	0	0	0	0	0	0	0	0	0	0	0	0		
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	0	0	56,195	47,640	103,835	0	0	0	0	0	0	0	0	0	0	0	0		
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	0	0	57,994	49,164	107,158	0	0	0	0	0	0	0	0	0	0	0	0		
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	0	0	59,849	50,737	110,587	0	0	0	0	0	0	0	0	0	0	0	0		
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	0	0	61,765	52,361	114,126	0	0	0	0	0	0	0	0	0	0	0	0		
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	0	0	63,741	54,036	117,778	0	0	0	0	0	0	0	0	0	0	0	0		
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	0	0	65,781	55,766	121,546	0	0	0	0	0	0	0	0	0	0	0	0		
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	0	0	67,886	57,550	125,436	0	0	0	0	0	0	0	0	0	0	0	0		
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	0	0	70,058	59,392	129,450	0	0	0	0	0	0	0	0	0	0	0	0		

Orange backgrounds indicate hypothetical returns

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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.

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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)			IRA			Planned Distribution			Wages (2)			SS (2)			Pension (2)			Total Income			Year		
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	Subtotal of account incomes	Infl Factor	Manage	Infl Factor	Total Income	Year										
net return initial amount bonus % w/bonus	60	1.00 %	25,000	4.00 %	600,000	5.00 %	1,125,000	1,125,000	0	0	0	0		2.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %	3.20 %				
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	0	0	0	0	0	0	0	0	0	0	0	0	0			
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	0	0	0	0	0	0	0	0	0	0	0	0	0			
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	0	0	0	0	0	0	0	0	0	0	0	0	0			
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	0	0	0	0	0	0	0	0	0	0	0	0	0			
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	49,543	42,000	0	91,543	0	0	0	0	0	0	0	0	0	0	0	0	0			
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	0	0	51,128	43,344	94,472	0	0	0	0	0	0	0	0	0	0	0	0		
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	0	0	52,764	44,731	97,495	0	0	0	0	0	0	0	0	0	0	0	0		
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	0	0	54,453	46,162	100,615	0	0	0	0	0	0	0	0	0	0	0	0		
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	0	0	56,195	47,640	103,835	0	0	0	0	0	0	0	0	0	0	0	0		
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	0	0	57,994	49,164	107,158	0	0	0	0	0	0	0	0	0	0	0	0		
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	0	0	59,849	50,737	110,587	0	0	0	0	0	0	0	0	0	0	0	0		
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	0	0	61,765	52,361	114,126	0	0	0	0	0	0	0	0	0	0	0	0		
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	0	0	63,741	54,036	117,778	0	0	0	0	0	0	0	0	0	0	0	0		
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	0	0	65,781	55,766	121,546	0	0	0	0	0	0	0	0	0	0	0	0		
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	0	0	67,886	57,550	125,436	0	0	0	0	0	0	0	0	0	0	0	0		
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	0	0	70,058	59,392	129,450	0	0	0	0	0	0	0	0	0	0	0	0		

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).