

# Editing the Tax Adjustment Table on the Manage Tax Page

09/17/2024 1:26 pm EDT

On the Manage Tax page there are multiple ways you can edit the income tax amounts. Below are the step-by-step guidelines for the Tax Adjustment Table on the Manage Tax page.

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

Dynamic Mode

Scenario: Income Tax Table

Planning Horizon: 16 years

Year	Accounts				Incomes				Accounts Total	Planned Distribution	Infl Factor		Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income	SS (4)	Independent Consulting			Eff Tax Rate				
net return	60	1.00 %	130,000	6.00 %	IRA	4.00 %	biIRA	1,032,800	0	0	0				
initial amount		2,800		0.00 %		900,000		1,032,800	0	0	0				
bonus %		0.00 %		0.00 %		0.00 %		1,032,800	0	0	0				
w/bonus		2,800		130,000		900,000		1,032,800	0	0	0				
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3,566)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8,038)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8,251)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(8,471)-14%	52,036	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%	53,422	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8,929)-14%	54,847	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9,167)-14%	56,312	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9,412)-14%	57,818	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%	59,366	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9,923)-14%	60,958	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10,190)-14%	62,595	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10,464)-14%	64,277	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%	66,007	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772		

Orange backgrounds indicate hypothetical returns

SIPS Retirement Research Systems

PRIVACY POLICY | TERMS OF USE

Step 2: Manage: Click on the green Manage button within the Approx. Income Tax column.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Eff. Tax Rate			
net return	60	1.00 %		6.00 %	IRA	4.00 %	1,032,800	0	Manage	Manage	Manage			
initial amount		2,900		130,000		900,000	0							
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0							
		2,900	Manage	130,000	Manage	900,000	1,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3.36%)	14%	20,640	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3.42%)	14%	21,053	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3.45%)	14%	21,474	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3.56%)	14%	21,903	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(8.03%)	14%	49,375	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(8.23%)	14%	50,687	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(8.47%)	14%	52,036	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(8.69%)	14%	53,422	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(8.92%)	14%	54,847	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(9.16%)	14%	56,312	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(9.41%)	14%	57,818	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(9.66%)	14%	59,366	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(9.92%)	14%	60,958	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(10.19%)	14%	62,595	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(10.46%)	14%	64,277	end of 15
end of 16	76	3,283	0	330,245	0	1,685,662	0	2,019,211	0	44,452	(10.72%)	14%	66,007	end of 16
			0	330,245	0	1,685,662	0	2,019,211	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Option 1: Pick Years:

Step 3: Add Adjustment: In the text box, type in the monetary percentage adjustment you would like to adjust.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 4: Tax Adjustment Year: Click on the years text box that you would like the tax adjustment be in.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 10

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

Pick year(s) to remove OR Remove year to end of plan OR 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	%

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 5: Pick Years: Click on the Green Pick Years button next to the Tax Adjustment Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 10

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

Pick year(s) to remove OR Remove year to end of plan OR 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	%

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 6: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

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

Year	Tax adjustment
1	%
2	%
3	10 %
4	10 %
5	10 %
6	10 %
7	10 %
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 7: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			After Tax Income	Year
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Appr. Tax Rate		
net return	60	1.00 %	6.00 %	4.00 %			1,032,800						
initial amount		2,800	130,000	900,000			1,032,800						
bonus w/bonus		0.00 %	0.00 %	0.00 %			0						
end of 1	61	2,828	0	137,800	0	936,000	1,076,628	0	0	24,000	(3,347)-14%	20,640	end of 1
end of 2	62	2,856	0	146,068	0	973,440	1,122,364	0	0	24,480	(3,427)-14%	21,053	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	1,170,094	0	0	24,970	(2,497)-10%	22,473	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	1,219,908	0	0	25,469	(2,547)-10%	22,922	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	1,271,900	0	31,435	25,978	(5,741)-10%	51,672	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	1,326,166	0	32,441	26,498	(5,894)-10%	53,045	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	1,382,812	0	33,479	27,028	(6,051)-10%	54,456	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	1,441,944	0	34,550	27,568	(8,697)-14%	53,422	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	1,503,675	0	35,656	28,120	(8,929)-14%	54,847	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	1,568,122	0	36,797	28,682	(9,167)-14%	56,312	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	1,635,410	0	37,974	29,256	(9,412)-14%	57,818	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	1,705,669	0	39,190	29,841	(9,664)-14%	59,366	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	1,779,032	0	40,444	30,438	(9,923)-14%	60,958	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	1,855,644	0	41,738	31,047	(10,190)-14%	62,595	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	1,935,651	0	43,074	31,667	(10,464)-14%	64,277	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	2,019,211	0	44,452	32,301	(10,745)-14%	66,007	end of 16
			0	330,245	0	1,685,682	2,019,211	0	44,452	32,301	(10,745)-14%	66,007	
			0	0	0	0	0	0	451,229	447,343	(116,708)	781,864	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option 2: Start Year for Rest of Plan:

Step 8: Add Adjustment: In the text box, type in the monetary percentage adjustment you would like to adjust.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

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 Systems

PRIVACY POLICY TERMS OF USE

Step 9: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to start.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT

16

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	%

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 10: Start Year for Rest of Plan: Click on the green Start Year for Rest of Plan button next to the Tax Adjustment table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 16

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

Pick year(s) to remove OR Remove year to end of plan OR 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	%

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 11: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 16

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

Pick year(s) to remove OR Remove year to end of plan OR Reset all years

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

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems | PRIVACY POLICY | TERMS OF USE

Step 12: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Approx. Eff. Tax Rate			
net return	1.00 %		6.00 %		IRA	4.00 %	1,032,800							
initial amount	2,800		130,000		900,000	0.00 %	900,000							
bonus % w/bonus	2,800	Manage	130,000	Manage	900,000	Manage	1,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,447)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,493)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,563)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(2,907)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(8,251)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(9,681)-16%	50,826	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(9,939)-16%	52,180	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(10,204)-16%	53,572	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(10,477)-16%	55,003	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(10,757)-16%	56,473	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(11,045)-16%	57,986	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(11,341)-16%	59,540	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(11,646)-16%	61,139	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(11,959)-16%	62,782	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(12,280)-16%	64,472	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(139,466)	759,106	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Option 3: Start Year for X Years:

Step 13: Add Adjustment: In the text box, type in the monetary percentage adjustment you would like to adjust.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to start.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT

8

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 Systems

PRIVACY POLICY TERMS OF USE

Step 15: Text Box: In the text box underneath the Start Year for X Years button, type in the monetary percentage number you would like to use.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT

8

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 Systems

PRIVACY POLICY TERMS OF USE

Step 16: Start Year for X Years: Click on the green Start Year for X Years button next to the Tax Adjustment Table.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT

8

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

3

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 17: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

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	8 %
6	8 %
7	8 %
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 18: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes		Approx. Income Tax	After Tax Income	Year
	Checking Account (2)	IRA (2)		Bnfl IRA (2)		SS (4)			Independent Consulting				
net return	1.00 %		6.00 %		IRA	4.00 %	bIRA						
initial amount	2,800		130,000		900,000	0.00 %	900,000						
bonus %	0.00 %		0.00 %		0.00 %		0						
w/bonus	2,800	Manage	130,000	Manage	900,000	Manage	1,032,800	Subtotal of account incomes	Manage	Manage	Manage		
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	3.20 %	2.00 %			
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,000	(3,360)-14%	20,640	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,480	(3,427)-14%	21,053	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	24,970	(3,496)-14%	21,474	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	25,469	(3,566)-14%	21,903	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	25,978	(3,636)-14%	22,327	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	31,435	(4,715)-8%	54,224	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	26,498	(4,841)-8%	55,666	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	27,028	(4,967)-14%	57,113	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	27,568	(5,093)-8%	58,561	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	28,110	(5,219)-14%	60,010	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	28,662	(5,345)-14%	61,460	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	29,225	(5,471)-14%	62,911	
end of 14	74	3,219	0	293,917	0	1,558,308	0	1,855,644	0	29,798	(5,597)-14%	64,363	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	30,382	(5,723)-14%	65,816	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	30,977	(5,849)-14%	67,270	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(115,189)	783,384

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Option 4: Pick Years to Remove:

Step 19: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to be removed from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

Year	Tax adjustment
1	%
2	%
3	%
4	18 %
5	18 %
6	18 %
7	18 %
8	22 %
9	22 %
10	22 %
11	22 %
12	26 %
13	26 %
14	26 %
15	26 %
16	%
17	%
18	%
19	%
20	%
21	%
22	%
23	%
24	%

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 20: Pick Years to Remove: Click on the green Pick Years to Remove button next to the Tax Adjustment table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

Year	Tax adjustment
1	%
2	%
3	%
4	18 %
5	18 %
6	18 %
7	18 %
8	22 %
9	22 %
10	22 %
11	22 %
12	26 %
13	26 %
14	26 %
15	26 %
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 Systems

PRIVACY POLICY TERMS OF USE

Step 21: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

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

Year	Tax adjustment
1	%
2	%
3	%
4	%
5	18 %
6	18 %
7	18 %
8	%
9	22 %
10	22 %
11	22 %
12	%
13	26 %
14	26 %
15	26 %
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 Systems

PRIVACY POLICY TERMS OF USE

Step 22: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage amount.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Manage Eff Tax Rate			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA	1,032,800	0	0	0			
initial amount		2,900		130,000		900,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0						
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	25,978	(3,360)-14%	20,640	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	25,978	(3,427)-14%	21,053	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	25,978	(3,496)-14%	21,474	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	25,978	(3,566)-14%	21,903	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(10,334)-18%	47,079	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(10,609)-18%	48,330	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(10,891)-18%	49,616	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%	53,422	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(14,031)-22%	49,745	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(14,405)-22%	51,074	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(14,791)-22%	52,440	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%	59,366	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(18,429)-26%	52,452	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(18,924)-26%	53,860	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(19,433)-26%	55,309	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%	66,007	end of 16
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(174,802)	723,770	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Option 5: Remove Year to End Plan:

Step 23: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to be removed from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

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

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

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 24: Remove Year to End Plan: Click on the green Remove Year to End Plan button next to the Tax Adjustment table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 25: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

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
<input type="checkbox"/> 1	%
<input type="checkbox"/> 2	%
<input type="checkbox"/> 3	%
<input type="checkbox"/> 4	20 %
<input type="checkbox"/> 5	20 %
<input type="checkbox"/> 6	20 %
<input type="checkbox"/> 7	20 %
<input type="checkbox"/> 8	20 %
<input type="checkbox"/> 9	20 %
<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 Systems

PRIVACY POLICY | TERMS OF USE

Step 26: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Year
	Checking Account (2)		IRA (2)		Bnfl IRA (2)				SS (4)	Independent Consulting	Approx. Income Tax	
net return	60	1.00 %		6.00 %		4.00 %	1,032,800					
initial amount		2,800		130,000		900,000	0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0					
end of 1	61	2,800	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,427)-14%	21,053
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,496)-14%	21,474
end of 4	64	2,914	0	164,122	0	1,052,377	0	1,219,908	0	25,469	(5,094)-20%	20,375
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978 (11,483)-20%	45,931
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498 (11,788)-20%	47,151
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028 (12,101)-20%	48,406
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568 (12,424)-20%	49,695
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120 (12,755)-20%	51,021
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682 (9,167)-14%	56,312
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256 (9,412)-14%	57,818
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841 (9,664)-14%	59,366
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438 (9,923)-14%	60,958
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047 (10,190)-14%	62,595
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667 (10,464)-14%	64,277
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301 (10,745)-14%	66,007
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343 (145,493)	753,079

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Option 6: Reset All Years:

Step 27: Reset All Years: Click on the green button Reset All Years next to the Tax Adjustment Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

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

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

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 28: Save: Click on the 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: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

Tax Adjustments

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year: 1-24

Tax adjustment: %

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 29: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage amount.

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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes		Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA						
initial amount		2,800		130,000		900,000		1,032,800					
bonus %		0.00 %		0.00 %		0.00 %		0					
w/bonus		2,800		130,000		900,000		1,032,800					
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14%	20,640
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14%	21,053
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14%	21,474
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3,566)-14%	21,903
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8,038)-14%	49,375
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8,251)-14%	50,687
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(8,471)-14%	52,036
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%	53,422
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8,929)-14%	54,847
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9,167)-14%	56,312
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9,412)-14%	57,818
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%	59,366
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9,923)-14%	60,958
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10,190)-14%	62,595
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10,464)-14%	64,277
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%	66,007
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 30: 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: Income Tax Table

Planning Horizon: 16 years

Year	Checking Account (2)		IRA (2)		Bnfl IRA (2)		Accounts Total	Planned Distribution	SS (4)	Independent Consulting	Approx. Income Tax	After Tax Income	Year	
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA	1,032,800							
initial amount		2,800	130,000	900,000	900,000	0	1,032,800							
bonus % w/ bonus		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0							
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,427)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,496)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,566)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(8,038)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(8,251)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(8,471)-14%	52,036	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(8,697)-14%	53,422	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(8,929)-14%	54,847	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(9,167)-14%	56,312	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(9,412)-14%	57,818	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(9,664)-14%	59,366	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(9,923)-14%	60,958	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(10,190)-14%	62,595	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(10,464)-14%	64,277	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(10,745)-14%	66,007	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 31: 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: Income Tax Table

Planning Horizon: 16 years

Year	Checking Account (2)		IRA (2)		Bnfl IRA (2)		Accounts Total	Planned Distribution	SS (4)	Independent Consulting	Approx. Income Tax	After Tax Income	Year	
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA	1,032,800							
initial amount		2,800	130,000	900,000	900,000	0	1,032,800							
bonus % w/ bonus		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0							
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,427)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,496)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,566)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(8,038)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(8,251)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(8,471)-14%	52,036	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(8,697)-14%	53,422	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(8,929)-14%	54,847	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(9,167)-14%	56,312	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(9,412)-14%	57,818	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(9,664)-14%	59,366	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(9,923)-14%	60,958	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(10,190)-14%	62,595	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(10,464)-14%	64,277	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(10,745)-14%	66,007	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 32: 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: Income Tax Table

Planning Horizon: 10 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			GS (4)	Independent Consulting	Eff Tax Rate			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA	1,032,800						
initial amount		2,800		130,000		900,000		0						
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800						
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,427)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,496)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,566)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(25,978)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(26,498)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(27,028)-14%	52,036	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(27,568)-14%	53,422	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(28,120)-14%	54,847	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(28,682)-14%	56,312	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(29,256)-14%	57,818	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(29,841)-14%	59,366	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(30,438)-14%	60,958	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(31,047)-14%	62,595	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(31,667)-14%	64,277	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(32,301)-14%	66,007	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 33: 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](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income			GS (4)	Independent Consulting	Eff Tax Rate			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA	1,032,800						
initial amount		2,800		130,000		900,000		0						
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800						
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	24,480	(3,427)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,496)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,566)-14%	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(25,978)-14%	49,375	end of 5	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(26,498)-14%	50,687	end of 6	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(27,028)-14%	52,036	end of 7	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(27,568)-14%	53,422	end of 8	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(28,120)-14%	54,847	end of 9	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(28,682)-14%	56,312	end of 10	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(29,256)-14%	57,818	end of 11	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(29,841)-14%	59,366	end of 12	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(30,438)-14%	60,958	end of 13	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(31,047)-14%	62,595	end of 14	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(31,667)-14%	64,277	end of 15	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(32,301)-14%	66,007	end of 16	
			0	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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