

Creating an IRA Account from the Structured Income Planning Page

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From the Structured Income Planning page, you have the capacity to add many different forms of accounts to the structured income plan. Below is a step-by-step guide for creating an IRA account from the structured income planning page.

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning subheading.

The screenshot shows the 'Structured Income Planning' interface. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are links for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main heading is 'Structured Income Planning' with an 'Edit' button highlighted in green and 'Dynamic Mode' selected. A scenario dropdown is set to 'Creating an IRA Account from the SIP Page'. The planning horizon is set to '20 years'. Below this is a table with columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', 'SS', 'Total Income', and 'Year'. The table shows data for years 50 through 70. The 'Account' column shows a net return of 0.01% and a total of 29,000. The 'Income' column shows 0 for all years. The 'Accounts Total' column shows 29,000 for year 50 and 0 for subsequent years. The 'Planned Distribution' column shows 0 for all years. The 'Wages' and 'SS' columns show increasing values over time. The 'Total Income' column shows the sum of wages and SS. The 'Year' column shows the end of each year from 1 to 20. At the bottom, there is a summary row with values: 0, 0, 1,295,145, 212,328, 1,507,474. A note at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

Year	Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	0.01 %	29,000	29,000	0	0	0	
initial amount			29,000	0				
bonus %		0.00 %	29,000	0				
w/bonus			29,000	0				
end of 1	51	29,003	0	29,003	80,000	0	80,000	end of 1
end of 2	52	29,006	0	29,006	81,760	0	81,760	end of 2
end of 3	53	29,009	0	29,009	83,559	0	83,559	end of 3
end of 4	54	29,012	0	29,012	85,397	0	85,397	end of 4
end of 5	55	29,015	0	29,015	87,276	0	87,276	end of 5
end of 6	56	29,017	0	29,017	89,196	0	89,196	end of 6
end of 7	57	29,020	0	29,020	91,158	0	91,158	end of 7
end of 8	58	29,023	0	29,023	93,164	0	93,164	end of 8
end of 9	59	29,026	0	29,026	95,213	0	95,213	end of 9
end of 10	60	29,029	0	29,029	97,308	0	97,308	end of 10
end of 11	61	29,032	0	29,032	99,449	0	99,449	end of 11
end of 12	62	29,035	0	29,035	101,636	0	101,636	end of 12
end of 13	63	29,038	0	29,038	103,872	0	103,872	end of 13
end of 14	64	29,041	0	29,041	106,158	0	106,158	end of 14
end of 15	65	29,044	0	29,044	0	32,661	32,661	end of 15
end of 16	66	29,046	0	29,046	0	33,706	33,706	end of 16
end of 17	67	29,049	0	29,049	0	34,785	34,785	end of 17
end of 18	68	29,052	0	29,052	0	35,898	35,898	end of 18
end of 19	69	29,055	0	29,055	0	37,047	37,047	end of 19
end of 20	70	29,058	0	29,058	0	38,232	38,232	end of 20
			0	0	1,295,145	212,328	1,507,474	

Step 2: Add Account: Click on the green add account 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:

Planning Horizon: 20 years

Year	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income			Wages	SS			
net return	50	0.01 %	29,000						
initial amount		0.00 %	0	29,000	Manage	Manage			
bonus %			29,000	0	2.20 %	3.20 %			
w/bonus			29,000	0					
end of 1	51	29,003	0	29,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	29,006	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	29,009	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	29,012	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	29,015	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	29,017	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	29,020	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	29,023	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	29,026	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	29,029	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	29,032	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	29,035	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	29,038	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	29,041	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	29,044	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	29,046	0	33,706	33,706	33,706	end of 16
end of 17	67	29,049	0	29,049	0	34,785	34,785	34,785	end of 17
end of 18	68	29,052	0	29,052	0	35,898	35,898	35,898	end of 18
end of 19	69	29,055	0	29,055	0	37,047	37,047	37,047	end of 19
end of 20	70	29,058	0	29,058	0	38,232	38,232	38,232	end of 20
			0	0	1,295,145	212,328	1,507,474		

Orange backgrounds indicate hypothetical returns

Step 3: Account Name: Filter in the account name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name:

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option:

Add money later - deferred account:

Years deferred:

Asset plan allocation: [Sel](#)

Risk level:

Account owner:

Account type:

Add an income rider

Based on: age Client's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data

Year	Income	Variable
<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		
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<input type="checkbox"/> 21		
<input type="checkbox"/> 22		
<input type="checkbox"/> 23		
<input type="checkbox"/> 24		

Request Additional Rider [Remove Income Rider](#)

Orange backgrounds indicate hypothetical returns

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

Step 4: Initial Account Balance: Filter in the monetary amount into the Initial account balance text box. Putting in a comma is optional, SIPS recognizes both formats.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance:

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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	Income	Variable
1		
2		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 5: Hypothetical Return: Enter in the numeric hypothetical return. If there is not hypothetical return this box can be left at the default amount of zero.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: 1,000,000

Hypothetical return: %

Bonus: %

Optional

Account description:

Optional account company:

Other:

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account:

Years deferred:

Asset plan allocation: none

Risk level:

Account owner:

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider:

Number of months of payout in first year:

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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	Income	Variable
1		
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Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 6: Bonus: If the account has a bonus percentage on it, enter the numeric amount in the text box next to Bonus. If there is no bonus this text box can be left blank.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: n/a

Account owner: []

Account type: NQ

Add an income rider

Based on: [] age [] Client2's age [] Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

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

Income Data

Year	Income	Variable
1		
2		
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Note that entered values WILL NOT roll down to following years when blank

Step 7: Tax Calculation Option: Click on the down carrot arrow in the text box. Select which tax option correlates with the account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6%

Bonus: 0.0%

Optional

Account description: []

Optional account company: []

Other: []

Tax calculation option: Tax Income Distributions (Qualified) [v]

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none [Sel]

Risk level: n/a

Account owner: []

Account type: NQ

Add an income rider

Based on: [] age [] Client2's age [] Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0%

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0%

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

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

Income Data

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

Step 8: Asset Plan Allocation: Click on the green Sel button and select which asset location correlates with the account. Once you pick the asset location the text box underneath in the risk level will automatically change to correlate to the asset plan allocation.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: none **Set**

Risk level: n/a

Account owner: [Dropdown]

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
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Step 9: Account Owner: Click on the down carrot arrow and select which owner.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive **Set**

Risk level: Aggressive

Account owner: [Dropdown]

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1		
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Step 10: Account Type: Click on the dropdown carrot arrow and select what type of account you are filtering in.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive Sel

Risk level: Aggressive

Account owner: [dropdown]

Account type: NQ

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
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Step 11: Add an Income Rider, Based On: Click on which radio button this account correlates with.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Aggressive Sel

Risk level: Aggressive

Account owner: [dropdown]

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

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

Income Data

Year	Income	Variable
1		
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Step 12: Save: Click on the green Save button underneath the Manage Account Subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: IRA

Initial account balance: \$1,000,000

Hypothetical return: 6.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Do not Tax (Roth)

Account money later - deferred account: Years deferred: 0

Asset plan allocation: Aggressive

Risk level: Aggressive

Account owner: [dropdown]

Account type: IRA

Add an income rider: Based on age Client2's age Joint

Select income rider: [dropdown]

Number of months of payout in first year: 12.0

Enter manual payout:

Structured Income Type

Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain) 1.0% Liquidate account (in so many years)

Withdrawals: Annual fixed withdrawal Annual percentage withdrawal 0.0% Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account Make-up total benef RMD from one account Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME: 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

Income Data: Year, Income, Variable

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

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

Step 13: Manage: To make any editing changes to the account, click on the green manage button located in the income column of the account. This will take you back to the manage account page.

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: Creating an IRA Account from the SIP Page

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
	Account	Income	IRA	IRA						
net return	50	0.01%	6.00%	IRA	1,029,000	0	0	0	0	
initial amount		29,000	1,000,000	1,029,000	1,029,000	0	0	0	0	
bonus %		0.00%	0.00%	0	0	0	0	0	0	
w/bonus		29,000	1,000,000	1,029,000	1,029,000	0	0	0	0	
end of 1	51	29,003	0	1,060,000	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,656	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	3,236,190	0	0	38,232	38,232	end of 20
			0			0	1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.01 %		6.00 %	IRA					
initial amount		29,000		1,000,000		1,029,000				
bonus %		0.00 %		0.00 %		0				
w/bonus		29,000		1,000,000		1,029,000				
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232
			0		0		0	1,295,145	212,328	1,507,474

Orange backgrounds indicate hypothetical returns

Step 15: Edit: If you need to make an edit to the structured income plan click on the green edit 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](#) [Dynamic Mode](#)

Scenario:

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.01 %		6.00 %	IRA					
initial amount		29,000		1,000,000		1,029,000				
bonus %		0.00 %		0.00 %		0				
w/bonus		29,000		1,000,000		1,029,000				
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232
			0		0		0	1,295,145	212,328	1,507,474

Orange backgrounds indicate hypothetical returns

Step 16: 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: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	50	0.01 %		6.00 %	IRA	1,029,000	Subtotal of account incomes	Manage	Manage		
initial amount		29,000		1,000,000	0.00 %	0					
bonus %		29,000		1,000,000	0.00 %	0					
w/bonus		29,000	Manage	1,000,000	Manage	1,029,000		2.20 %	3.20 %		
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232	end of 20
			0		0		0	1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

Step 17: 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: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			Wages	SS			
net return	50	0.01 %		6.00 %	IRA	1,029,000	Subtotal of account incomes	Manage	Manage		
initial amount		29,000		1,000,000	0.00 %	0					
bonus %		29,000		1,000,000	0.00 %	0					
w/bonus		29,000	Manage	1,000,000	Manage	1,029,000		2.20 %	3.20 %		
end of 1	51	29,003	0	1,060,000	0	1,089,003	0	80,000	0	80,000	end of 1
end of 2	52	29,006	0	1,123,600	0	1,152,606	0	81,760	0	81,760	end of 2
end of 3	53	29,009	0	1,191,016	0	1,220,025	0	83,559	0	83,559	end of 3
end of 4	54	29,012	0	1,262,477	0	1,291,488	0	85,397	0	85,397	end of 4
end of 5	55	29,015	0	1,338,225	0	1,367,240	0	87,276	0	87,276	end of 5
end of 6	56	29,017	0	1,418,519	0	1,447,536	0	89,196	0	89,196	end of 6
end of 7	57	29,020	0	1,503,630	0	1,532,650	0	91,158	0	91,158	end of 7
end of 8	58	29,023	0	1,593,848	0	1,622,871	0	93,164	0	93,164	end of 8
end of 9	59	29,026	0	1,689,478	0	1,718,504	0	95,213	0	95,213	end of 9
end of 10	60	29,029	0	1,790,847	0	1,819,876	0	97,308	0	97,308	end of 10
end of 11	61	29,032	0	1,898,298	0	1,927,330	0	99,449	0	99,449	end of 11
end of 12	62	29,035	0	2,012,195	0	2,041,230	0	101,636	0	101,636	end of 12
end of 13	63	29,038	0	2,132,927	0	2,161,965	0	103,872	0	103,872	end of 13
end of 14	64	29,041	0	2,260,902	0	2,289,943	0	106,158	0	106,158	end of 14
end of 15	65	29,044	0	2,396,556	0	2,425,600	0	0	32,661	32,661	end of 15
end of 16	66	29,046	0	2,540,350	0	2,569,396	0	0	33,706	33,706	end of 16
end of 17	67	29,049	0	2,692,770	0	2,721,820	0	0	34,785	34,785	end of 17
end of 18	68	29,052	0	2,854,336	0	2,883,389	0	0	35,898	35,898	end of 18
end of 19	69	29,055	0	3,025,596	0	3,054,652	0	0	37,047	37,047	end of 19
end of 20	70	29,058	0	3,207,132	0	3,236,190	0	0	38,232	38,232	end of 20
			0		0		0	1,295,145	212,328	1,507,474	

Orange backgrounds indicate hypothetical returns

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