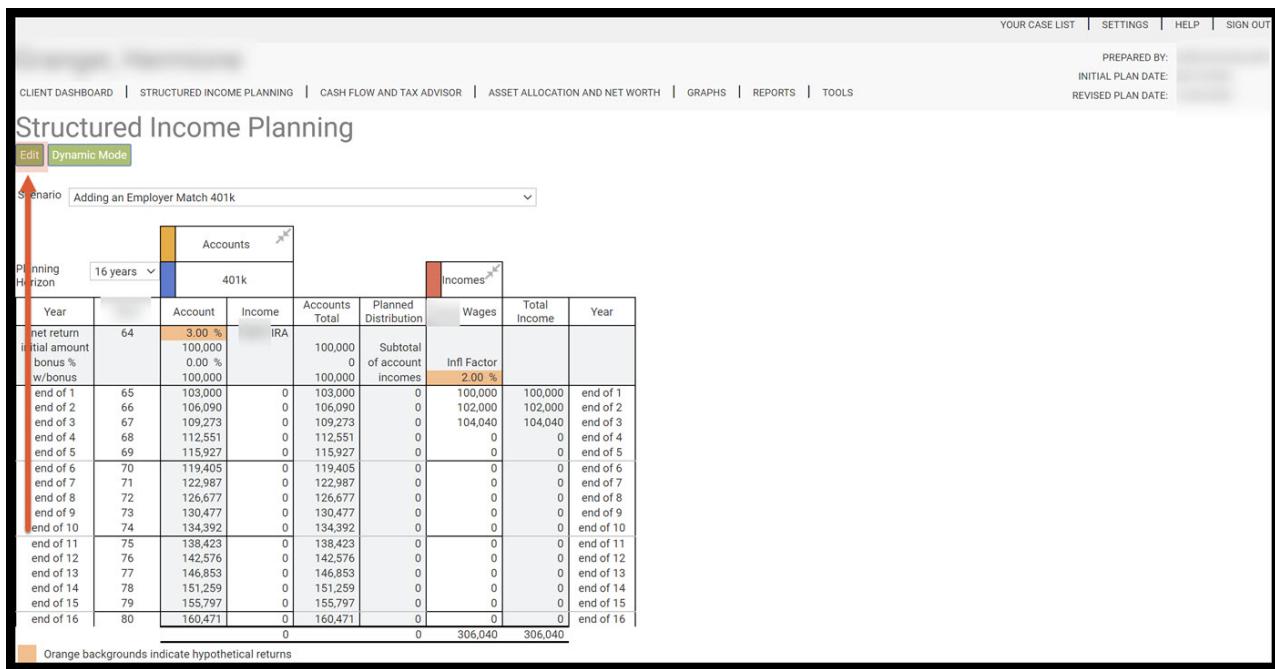


# Adding an Employer Matched 401(k) Using the Tax Advance Planning Function

01/12/2026 10:55 am EST

Within the tax advance planning function, there are multiple ways you can show an employer match 401k distribution. Below is the step-by-step guideline for showing an employer match 401k distributions using the Other Schedule 1 Income column in the tax advance planning function.

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



The screenshot shows the 'Structured Income Planning' module. 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 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:' fields. The main title is 'Structured Income Planning' with 'Edit' and 'Dynamic Mode' buttons. Below is a table titled 'Accounts' with '401k' and 'Incomes' sections. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Wages', 'Total Income', and 'Year'. The 'Accounts' section shows a starting balance of 100,000, growing to 306,040 over 16 years with a 3.00% net return. The 'Incomes' section shows a starting balance of 100,000, growing to 306,040 over 16 years with a 2.00% infl factor. A note at the bottom says 'Orange backgrounds indicate hypothetical returns'.

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

Edit Save Cancel Add Account **Add Income** Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts		Incomes	
Year	Account	Income	Accounts Total
net return	64	3.00 %	100,000
initial amount		100,000	Subtotal of account
bonus %		0.00 %	Incomes
w/bonus		100,000	2.00 %
end of 1	65	103,000	100,000
end of 2	66	106,090	102,000
end of 3	67	109,273	104,040
end of 4	68	112,551	104,040
end of 5	69	115,927	104,040
end of 6	70	119,405	104,040
end of 7	71	122,987	104,040
end of 8	72	126,677	104,040
end of 9	73	130,477	104,040
end of 10	74	134,392	104,040
end of 11	75	138,423	104,040
end of 12	76	142,576	104,040
end of 13	77	146,853	104,040
end of 14	78	151,259	104,040
end of 15	79	155,797	104,040
end of 16	80	160,471	104,040
		0	306,040
		0	306,040

Orange backgrounds indicate hypothetical returns.

### Step 3: Other Income Name: Filter in a name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income  0  Client 1 age  Client 2 age

Tax calculation option

Income Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns.

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

### Step 4: First Year Income: Filter in the monetary amount.

Manage Income

Save Cancel

Other income name	Employer Match	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	1,000	Pick year(s) to remove	Income adjustment
Inflation rate	0.0 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description			3
Delay the income start until age	<input type="checkbox"/>		4
Age to begin income	0		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns Note that entered values WILL roll down to following years when blank

Step 5: Inflation rate: Filter in the inflation rate.

Manage Income

Save Cancel

Other income name	Employer Match	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	Pick year(s)	Year
First year income	3,000	Pick year(s) to remove	Income adjustment
Inflation rate	0.0 %	Reset all years	1
Number of months of income in first year	12.0		2
Income description			3
Delay the income start until age	<input type="checkbox"/>		4
Age to begin income	0		5
Tax calculation option	Not Taxable		6
			7
			8
			9
			10
			11
			12
			13
			14
			15
			16
			17
			18
			19
			20
			21
			22
			23
			24

Orange backgrounds indicate hypothetical returns Note that entered values WILL roll down to following years when blank

Step 6: Tax Calculation Option: Click on the drop-down carrot arrow and select the tax calculation option.

Manage Income

Save Cancel

Other income name	Employer Match	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	3,000	Pick year(s) to remove
Inflation rate	2 %	Reset all years
Number of months of income in first year	12.0	Income Adjustments
Income description		
Delay the income start until age	<input type="checkbox"/>	
Age to begin income	0	
Tax calculation option	Not Taxable	

Orange backgrounds indicate hypothetical returns

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

Step 7: Add Adjustment text box: Type in 0.

Manage Income

Save Cancel

Other income name	Employer Match	ADD ADJUSTMENT
This is a Social Security income	<input type="checkbox"/>	Pick year(s)
First year income	3,000	Pick year(s) to remove
Inflation rate	2 %	Reset all years
Number of months of income in first year	12.0	Income Adjustments
Income description		
Delay the income start until age	<input type="checkbox"/>	
Age to begin income	0	
Tax calculation option	Not Taxable	

Orange backgrounds indicate hypothetical returns

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

Step 8: Income Adjustment table: Click on the year that the client will retire.

Manage Income

Save Cancel

Other income name	Employer Match
This is a Social Security income	<input type="checkbox"/>
First year income	3,000
Inflation rate	2 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Income Adjustments

Pick year(s)

Pick year(s) to remove

Reset all years

Year 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 roll down to following years when blank

Orange backgrounds indicate hypothetical returns

Step 9: Pick Years: Click on the green pick years button next to the income adjustment table.

Manage Income

Save Cancel

Other income name	Employer Match
This is a Social Security income	<input type="checkbox"/>
First year income	3,000
Inflation rate	2 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Income Adjustments

Pick year(s)

Pick year(s) to remove

Reset all years

Year 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 roll down to following years when blank

Orange backgrounds indicate hypothetical returns

Step 10: Income Adjustment table: The zero should move to the year that the client will retire.

Manage Income

Save Cancel

Other income name	Employer Match
This is a Social Security income	<input type="checkbox"/>
First year income	\$3,000
Inflation rate	2.0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	0
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

Step 11: Save: Click the green save button underneath the Manage Income subheading.

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income

Tax calculation option

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	0
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

Step 12: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Accounts		Incomes				Total Income	Year
	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match		
net return	3.00 %							
initial amount	100,000	100,000	Subtotal of account incomes	100,000	Manage	Manage		
bonus % w/bonus	0.00 %	0	Infl Factor	0	Infl Factor	2.00 %		
	100,000	100,000		100,000		2.00 %		
end of 1	65	103,000	0	100,000	3,000	0	103,000	end of 1
end of 2	66	106,090	0	102,000	3,060	0	105,060	end of 2
end of 3	67	109,273	0	104,040	3,121	0	107,161	end of 3
end of 4	68	112,551	0	0	0	0	0	end of 4
end of 5	69	115,927	0	0	0	0	0	end of 5
end of 6	70	119,405	0	0	0	0	0	end of 6
end of 7	71	122,987	0	0	0	0	0	end of 7
end of 8	72	126,677	0	0	0	0	0	end of 8
end of 9	73	130,477	0	0	0	0	0	end of 9
end of 10	74	134,392	0	0	0	0	0	end of 10
end of 11	75	138,423	0	0	0	0	0	end of 11
end of 12	76	142,576	0	0	0	0	0	end of 12
end of 13	77	146,853	0	0	0	0	0	end of 13
end of 14	78	151,259	0	0	0	0	0	end of 14
end of 15	79	155,797	0	0	0	0	0	end of 15
end of 16	80	160,471	0	0	0	0	0	end of 16
		0	306,040	9,181	0	315,221		

Orange backgrounds indicate hypothetical returns

Step 13: Manage: Click on the green manage button within the column for the 401k.

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: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Accounts		Incomes				Total Income	Year
	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match		
net return	3.00 %							
initial amount	100,000	100,000	Subtotal of account incomes	100,000	Manage	Manage		
bonus % w/bonus	0.00 %	0	Infl Factor	0	Infl Factor	2.00 %		
	100,000	100,000		100,000		2.00 %		
end of 1	65	103,000	0	100,000	3,000	0	103,000	end of 1
end of 2	66	106,090	0	102,000	3,060	0	105,060	end of 2
end of 3	67	109,273	0	104,040	3,121	0	107,161	end of 3
end of 4	68	112,551	0	0	0	0	0	end of 4
end of 5	69	115,927	0	0	0	0	0	end of 5
end of 6	70	119,405	0	0	0	0	0	end of 6
end of 7	71	122,987	0	0	0	0	0	end of 7
end of 8	72	126,677	0	0	0	0	0	end of 8
end of 9	73	130,477	0	0	0	0	0	end of 9
end of 10	74	134,392	0	0	0	0	0	end of 10
end of 11	75	138,423	0	0	0	0	0	end of 11
end of 12	76	142,576	0	0	0	0	0	end of 12
end of 13	77	146,853	0	0	0	0	0	end of 13
end of 14	78	151,259	0	0	0	0	0	end of 14
end of 15	79	155,797	0	0	0	0	0	end of 15
end of 16	80	160,471	0	0	0	0	0	end of 16
		0	306,040	9,181	0	315,221		

Orange backgrounds indicate hypothetical returns

Step 14: Tax Calculation Option: Click on the down carrot arrow and select Tax Income Distributions (Qualified).

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> Age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Start year for X years 0

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 15: Structured Income Type: Click on the radio button next to Annual Fixed Savings.

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on	<input checked="" type="radio"/> Age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Start year for rest of plan

OR

Start year for X years 0

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

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

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benefit RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

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

Step 16: Annual Fixed Savings Text Box: Type in the monetary amount.

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders  
 Start payout from income rider

ADD INCOME

Pick year(s)  
OR

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

Income Data

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

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

Start year for X years  0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Annual Savings  
 Annual fixed savings  6000

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

Step 17: Income Data: Within the Income data table click on the Year text box that you would like to select.

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders  
 Start payout from income rider

ADD INCOME

Pick year(s)  
OR

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

Income Data

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

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

Start year for X years  0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Annual Savings  
 Annual fixed savings  6000

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

Step 18: Pick Years: Click on the green Pick Years button located at the lefthand side of the Income Data table.

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders  Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1	1	6000
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
10	10	
11	11	
12	12	
13	13	
14	14	
15	15	
16	16	
17	17	
18	18	
19	19	
20	20	
21	21	
22	22	
23	23	
24	24	

Calculated Plan Withdrawals

Withdrawals

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

Annual Savings  Annual fixed savings  6000

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

Step 19: Clicking: After clicking on the Pick Years green button, the term savings should be entered in the income column and numeric amount should be entered into the Variable column of the table. Repeat step 15 to 18 as needed.

Manage Account

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

Account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on <input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint	
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout <input type="checkbox"/>	
<input type="button" value="Request Additional Rider"/> <input type="button" value="Remove Income Rider"/>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders  Start payout from income rider

ADD INCOME

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove Remove year to end of plan Reset all years

Income Data

Year	Income	Variable
1	1	6000
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
10	10	
11	11	
12	12	
13	13	
14	14	
15	15	
16	16	
17	17	
18	18	
19	19	
20	20	
21	21	
22	22	
23	23	
24	24	

Calculated Plan Withdrawals

Withdrawals

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

Annual Savings  Annual fixed savings

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

Step 20: Save: Click on the green button Save underneath the Manage Account subheading.

Manage Account

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

At account name	401k
Initial account balance	\$100,000
Hypothetical return	3.0 %
Bonus	0.0 %
Optional	
Account description	
Optional account company	
Other	
Tax calculation option	Tax Income Distributions (Qualified)
Add money later - deferred account	<input type="checkbox"/>
Years deferred	0
Asset plan allocation	Moderate
Risk level	Moderate
Account owner	
Account type	401k
Add an income rider	
Based on:	<input checked="" type="radio"/> age <input type="radio"/> Client2's age <input type="radio"/> Joint
Select income rider	
Number of months of payout in first year	12.0
Enter manual payout	<input type="checkbox"/>
<a href="#">Request Additional Rider</a> <a href="#">Remove Income Rider</a>	
Orange backgrounds indicate hypothetical returns	

Structured Income Type

Income Riders

Start payout from income rider

ADD INCOME

Pick year(s)

OR

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Start year for rest of plan

OR

Liquidate account (in so many years)

Start year for X years 0

Withdrawals

Annual fixed withdrawal

Pick year(s) to remove

Annual percentage withdrawal 0.0 %

Start year for X years

Required minimum distribution (RMD)

Remove year to end of plan

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Remove year to end of plan

Make-up total benefit RMD from one account

Make-up income gap based on target income

Reset all years

Income Data

Year	Income	Variable
1	savings	6000
2	savings	6120
3	savings	6242
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Annual Savings

Annual fixed savings

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

Step 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

STRUCTURED INCOME PLANNING

Planning Horizon: 16 years

Accounts

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Total Income	Year
net return	64	3.0 %	100,000	Subtotal of account incomes	Manage	Manage		
initial amount		100,000	0		Infl Factor	Infl Factor		
bonus % w/bonus		0.0 %	100,000		2.00 %	2.00 %		
end of 1	65	109,000	(6,000)	109,000	100,000	3,000	97,000	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	3,060	98,940	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	3,121	100,919	end of 3
end of 4	68	132,029	0	132,029	0	0	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	end of 16
		(18,362)	(18,362)	306,040	9,181	296,859		

Income

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Orange backgrounds indicate hypothetical returns

Step 22: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:  
INITIAL PLAN DATE:  
REVISED PLAN DATE:

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

## Structured Income Planning

Edit | Save | Cancel | Add Account | Add Income | **Add Inc Tax** | Add Target | Edit or Add Scenario | Display Options

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts		Incomes						
Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Total Income	Year
net return	64	3.00 %	100,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
initial amount		100,000	0	(6,000)	100,000	3,000	97,000	end of 1
bonus %		0.00 %		(6,120)	102,000	3,060	98,940	end of 2
w/bonus		100,000		(6,242)	104,040	3,121	100,919	end of 3
								end of 4
								end of 5
end of 1	65	109,000	(6,000)	109,000	100,000	3,000	97,000	end of 1
end of 2	66	118,390	(6,120)	118,390	102,000	3,060	98,940	end of 2
end of 3	67	128,184	(6,242)	128,184	104,040	3,121	100,919	end of 3
end of 4	68	132,029	0	132,029	0	0	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	end of 16

(18,362) (18,362) 306,040 9,181 296,859

Orange backgrounds indicate hypothetical returns

Step 23: Use Advanced Tax Planning: Click on the green Advanced Tax Planning 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:

Starting effective tax rate: 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

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

Orange backgrounds indicate hypothetical returns

Step 24: Tax Name: Filter in Tax Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

### Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name	Eff Tax Rate	Enter Additional Tax Details Not Modeled Elsewhere In This Plan						
Pre 2018 tax rate	0.0 %	YearCap Gains not in Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %	
Tax description		Accounts	1 Income	Roll Down	Roll Down	Roll Down	Roll Down	
Filing Option		Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	
Create Tax Scenario for Year								
<p>Orange backgrounds indicate hypothetical returns</p> <p>Note that entered values WILL NOT roll down to following years when blank</p>								

Step 25: Enter Additional Tax Details Not Modeled Elsewhere In This Plan: Enter the employer contributions in the "Other Schedule 1 Income" column as positive values. SIPS will automatically create a tax deduction for all savings added to a qualified account. We need to enter an override so the employer contributions are not being treated as a tax deduction.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

### Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name	Eff Tax Rate	Enter Additional Tax Details Not Modeled Elsewhere In This Plan						
Pre 2018 tax rate	0.0 %	YearCap Gains not in Other Schedule 1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %	
Tax description		Accounts	1 Income	Roll Down	Roll Down	Roll Down	Roll Down	
Filing Option		Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	Roll Down	
Create Tax Scenario for Year								
<p>Orange backgrounds indicate hypothetical returns</p> <p>Note that entered values WILL NOT roll down to following years when blank</p>								

Step 26: Save: Click the green save button underneath the Manage Tax Subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

### Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name: Eff Tax Rate

Pre 2018 tax rate: 0.0 %

Tax description:

Filing Option:

Create Tax Scenario for Year:

Enter Additional Tax Details Not Modeled Elsewhere In This Plan

Year	Cap Gains not in Other Schedule	Income Accounts	1 Income	Income Adjustments	Schedule A Override	QBI Override	Tax Credits	Approx. State Tax %
1			3000					
2			3060					
3			3121					
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								

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

Orange backgrounds indicate hypothetical returns.

Step 27: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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: Adding an Employer Match 401k

Planning Horizon		Accounts		Incomes						
Year	Account	Income	401k	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year
net return	64	3.00 %	IRA	100,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		
initial amount		100,000		0						
bonus % w/bonus		0.00 %		0						
		100,000	Manage	100,000	2.00 %	2.00 %				
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0	0	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0	0	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0	0	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0	0	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0	0	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0	0	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns.

Step 28: Display Options: Click on the green Display Options button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

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

## Structured Income Planning

Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | **Display Options**

Scenario | Adding an Employer Match 401k

Planning Horizon | 16 years | 401k

**Accounts**

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year
net return	64	3.00 %	100,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		
initial amount			100,000	0	2.00 %	2.00 %			
bonus % w/bonus									
end of 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)	84,248 end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)	85,926 end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)	87,636 end of 3
end of 4	68	132,029	0	132,029	0	0	0	0	0 end of 4
end of 5	69	135,990	0	135,990	0	0	0	0	0 end of 5
end of 6	70	140,070	0	140,070	0	0	0	0	0 end of 6
end of 7	71	144,272	0	144,272	0	0	0	0	0 end of 7
end of 8	72	148,600	0	148,600	0	0	0	0	0 end of 8
end of 9	73	153,058	0	153,058	0	0	0	0	0 end of 9
end of 10	74	157,650	0	157,650	0	0	0	0	0 end of 10
end of 11	75	162,379	0	162,379	0	0	0	0	0 end of 11
end of 12	76	167,251	0	167,251	0	0	0	0	0 end of 12
end of 13	77	172,268	0	172,268	0	0	0	0	0 end of 13
end of 14	78	177,436	0	177,436	0	0	0	0	0 end of 14
end of 15	79	182,759	0	182,759	0	0	0	0	0 end of 15
end of 16	80	188,242	0	188,242	0	0	0	0	0 end of 16

(18,362) (18,362) 306,040 9,181 (39,049) 257,810

Orange backgrounds indicate hypothetical returns

Step 29: View Tax Rates: Click on the green View Tax Rates button in the Column Display Options.

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**

401k	Group 1	Group 2	Group 3	Group 4	Group 5
Wages	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employer Match	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

**Reset** | **Condense All** | **Uncondense All**

**Group Setup**

**Accounts**

Title	Color
Group 1 Accounts	<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 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

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: Adding an Employer Match 401k

Planning Horizon: 16 years

Year	Accounts		Incomes						Year	
	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income		
net return	64	3.00 %	100,000	Subtotal of account	Manage	Manage	Manage			
initial amount			0	100,000	Infl Factor	Infl Factor	Eff Tax Rate			
bonus %		0.00 %								
w/bonus		100,000	Manage							
end C 1	65	109,000	(6,000)	109,000	(6,000)	100,000	3,000	(12,752)-13%	84,248	end of 1
end C 2	66	118,390	(6,120)	118,390	(6,120)	102,000	3,060	(13,014)-13%	85,926	end of 2
end C 3	67	128,184	(6,242)	128,184	(6,242)	104,040	3,121	(13,283)-13%	87,636	end of 3
end C 4	68	132,029	0	132,029	0	0	0	0-0%	0	end of 4
end C 5	69	135,990	0	135,990	0	0	0	0-0%	0	end of 5
end C 6	70	140,070	0	140,070	0	0	0	0-0%	0	end of 6
end C 7	71	144,272	0	144,272	0	0	0	0-0%	0	end of 7
end C 8	72	148,600	0	148,600	0	0	0	0-0%	0	end of 8
end C 9	73	153,058	0	153,058	0	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0	0-0%	0	end of 16
		(18,362)		(18,362)		306,040	9,181	(39,049)	257,810	

Orange backgrounds indicate hypothetical returns

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 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 Dynamic Mode

Scenario: Adding an Employer Match 401k

Planning Horizon: 16 years | Accounts: 401k

Year	Account	Income	Accounts		Incomes		Approx. Income Tax	After Tax Income	Year
			Accounts Total	Planned Distribution	Wages	Employer Match			
net return	64	3.00 %	100,000	Subtotal	Infl Factor	Infl Factor	Eff Tax Rate		
initial amount			100,000	0					
bonus %		0.00 %		0					
w/bonus			100,000	100,000	2.00 %	2.00 %			
end of 1	65	109,000	(6,000)	109,000	(6,000)	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	(6,120)	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	(6,242)	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0-0%	0	end of 16

(18,362) (18,362) 306,040 9,181 (39,049) 257,810

Orange backgrounds indicate hypothetical returns

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:  
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: Adding an Employer Match 401k

Planning Horizon: 1 years

Accounts

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year
net return	64	3.00 %	100,000	Subtotal of account incomes	2.00 %	2.00 %			
initial amount		100,000	0						
bonus %		0.00 %							
w/bonus		100,000	100,000						
end of 1	65	109,000	(6,000)	109,000	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0-0%	0	end of 16

(18,362) (18,362) 306,040 9,181 (39,049) 257,810

Orange backgrounds indicate hypothetical returns

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:  
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: Adding an Employer Match 401k

Planning Horizon: 16 years

Accounts

Year	Account	Income	Accounts Total	Planned Distribution	Wages	Employer Match	Approx. Income Tax	After Tax Income	Year
net return	64	3.00 %	100,000	Subtotal of account incomes	2.00 %	2.00 %			
initial amount		100,000	0						
bonus %		0.00 %							
w/bonus		100,000	100,000						
end of 1	65	109,000	(6,000)	109,000	100,000	3,000	(12,752)-13%	84,248	end of 1
end of 2	66	118,390	(6,120)	118,390	102,000	3,060	(13,014)-13%	85,926	end of 2
end of 3	67	128,184	(6,242)	128,184	104,040	3,121	(13,283)-13%	87,636	end of 3
end of 4	68	132,029	0	132,029	0	0	0-0%	0	end of 4
end of 5	69	135,990	0	135,990	0	0	0-0%	0	end of 5
end of 6	70	140,070	0	140,070	0	0	0-0%	0	end of 6
end of 7	71	144,272	0	144,272	0	0	0-0%	0	end of 7
end of 8	72	148,600	0	148,600	0	0	0-0%	0	end of 8
end of 9	73	153,058	0	153,058	0	0	0-0%	0	end of 9
end of 10	74	157,650	0	157,650	0	0	0-0%	0	end of 10
end of 11	75	162,379	0	162,379	0	0	0-0%	0	end of 11
end of 12	76	167,251	0	167,251	0	0	0-0%	0	end of 12
end of 13	77	172,268	0	172,268	0	0	0-0%	0	end of 13
end of 14	78	177,436	0	177,436	0	0	0-0%	0	end of 14
end of 15	79	182,759	0	182,759	0	0	0-0%	0	end of 15
end of 16	80	188,242	0	188,242	0	0	0-0%	0	end of 16

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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: [support@planscout.com](mailto:support@planscout.com)