

# Creating a 401(k) Account From the Structured Income Planning Page

01/12/2026 10:28 am EST

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 401(k) account from the structured income planning page.

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

The screenshot displays the 'Structured Income Planning' interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these, a breadcrumb trail shows 'CLIENT DASHBOARD' > 'STRUCTURED INCOME PLANNING' > 'CASH FLOW AND TAX ADVISOR' > 'ASSET ALLOCATION AND NET WORTH' > 'GRAPHS' > 'REPORTS' > 'TOOLS'. The main heading is 'Structured Income Planning', with an 'Edit' button (highlighted in green) and a 'Dynamic Mode' toggle. Below the heading, there's a 'Scenario' dropdown set to 'New Scenario (5)' and a 'Planning Horizon' dropdown set to '20 years'. The main content is a table with columns: 'Year', 'Accounts Total', 'Planned Distribution', 'Incomes' (subdivided into 'Wages' and 'SS'), 'Total Income', and 'Year'. The table shows data for years 50 through 70. The 'Incomes' section includes 'Wages' and 'SS' with 'Infl Factor' of 2.00%. The 'Total Income' column shows values increasing over time. At the bottom, a summary row shows totals for 'Wages' (1,277,915), 'SS' (149,187), and 'Total Income' (1,427,102). A note at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

Year	Accounts Total	Planned Distribution	Incomes		Total Income	Year
			Wages	SS		
Net return	50	0				
Initial amount	0	0				
bonus %	0	0				
w/bonus	0	0				
end of 1	51	0	80,000	0	80,000	end of 1
end of 2	52	0	81,600	0	81,600	end of 2
end of 3	53	0	83,232	0	83,232	end of 3
end of 4	54	0	84,897	0	84,897	end of 4
end of 5	55	0	86,595	0	86,595	end of 5
end of 6	56	0	88,326	0	88,326	end of 6
end of 7	57	0	90,093	0	90,093	end of 7
end of 8	58	0	91,895	0	91,895	end of 8
end of 9	59	0	93,733	0	93,733	end of 9
end of 10	60	0	95,607	0	95,607	end of 10
end of 11	61	0	97,520	0	97,520	end of 11
end of 12	62	0	99,470	0	99,470	end of 12
end of 13	63	0	101,459	0	101,459	end of 13
end of 14	64	0	103,489	0	103,489	end of 14
end of 15	65	0	0	23,650	23,650	end of 15
end of 16	66	0	0	24,123	24,123	end of 16
end of 17	67	0	0	24,605	24,605	end of 17
end of 18	68	0	0	25,098	25,098	end of 18
end of 19	69	0	0	25,600	25,600	end of 19
end of 20	70	0	0	26,112	26,112	end of 20
			0	1,277,915	149,187	1,427,102

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

Planning Horizon:

Year	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50					
initial amount	0					
bonus %	0					
w/bonus	0					
end of 1	51	0	80,000	0	80,000	end of 1
end of 2	52	0	81,600	0	81,600	end of 2
end of 3	53	0	83,232	0	83,232	end of 3
end of 4	54	0	84,897	0	84,897	end of 4
end of 5	55	0	86,595	0	86,595	end of 5
end of 6	56	0	88,326	0	88,326	end of 6
end of 7	57	0	90,093	0	90,093	end of 7
end of 8	58	0	91,895	0	91,895	end of 8
end of 9	59	0	93,733	0	93,733	end of 9
end of 10	60	0	95,607	0	95,607	end of 10
end of 11	61	0	97,520	0	97,520	end of 11
end of 12	62	0	99,470	0	99,470	end of 12
end of 13	63	0	101,459	0	101,459	end of 13
end of 14	64	0	103,489	0	103,489	end of 14
end of 15	65	0	0	23,650	23,650	end of 15
end of 16	66	0	24,123	24,123	24,123	end of 16
end of 17	67	0	24,605	24,605	24,605	end of 17
end of 18	68	0	25,098	25,098	25,098	end of 18
end of 19	69	0	25,600	25,600	25,600	end of 19
end of 20	70	0	26,112	26,112	26,112	end of 20
		0	1,277,915	149,187	1,427,102	

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:

Risk level:

Account owner:

Account type:

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: ☐

[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)

☐ 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](#)

Income Data

Year	Income	Variable
1		
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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.

Manage Account

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

Account name 401(k)

Initial account balance

Hypothetical return 0.0 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

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 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

0

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 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.

Manage Account

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

Account name 401(k)

Initial account balance 500,000

Hypothetical return 0.0 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

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 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

0

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 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.

Manage Account

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

Account name 401(k)

Initial account balance 500,000

Hypothetical return 4 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

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 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

0

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

Manage Account

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

Account name 401(k)

Initial account balance 500,000

Hypothetical return 4 %

Bonus 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred 0

Asset plan allocation none Sel

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 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

0

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.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name 401(k)

Initial account balance \$500,000

Hypothetical return 4.0 %

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 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 9: Account Owner: Click on the down carrot arrow and select which owner.

Manage Account

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

Account name 401(k)

Initial account balance \$500,000

Hypothetical return 4.0 %

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 Moderate Sel

Risk level Moderate

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

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

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: Moderate

Risk level: Moderate

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

0

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

Manage Account

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

Account name: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

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: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

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

0

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 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: 401(k)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional:

Account description:

Optional account company:

Other:

Tax calculation option: Do not Tax (Roth)

Acc money later - deferred account:

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner:

Account type: 401k

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 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: New Scenario (5)

Planning Horizon: 20 years

Accounts		Incomes		Accounts		Planned Distribution		Wages		SS		Total Income		Year	
Year	Account	Income	IRA	Accounts Total	Subtotal of account incomes	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage
50	4.00 %	0.00 %	0	500,000	0	2.00 %	2.00 %								
51	520,000	0	520,000	0	80,000	0	80,000	end of 1							
52	540,800	0	540,800	0	81,600	0	81,600	end of 2							
53	562,432	0	562,432	0	83,232	0	83,232	end of 3							
54	584,929	0	584,929	0	84,897	0	84,897	end of 4							
55	608,326	0	608,326	0	86,595	0	86,595	end of 5							
56	632,659	0	632,659	0	88,326	0	88,326	end of 6							
57	657,966	0	657,966	0	90,093	0	90,093	end of 7							
58	684,284	0	684,284	0	91,895	0	91,895	end of 8							
59	711,656	0	711,656	0	93,733	0	93,733	end of 9							
60	740,122	0	740,122	0	95,607	0	95,607	end of 10							
61	769,727	0	769,727	0	97,520	0	97,520	end of 11							
62	800,516	0	800,516	0	99,470	0	99,470	end of 12							
63	832,536	0	832,536	0	101,459	0	101,459	end of 13							
64	865,838	0	865,838	0	103,489	0	103,489	end of 14							
65	900,471	0	900,471	0	0	23,650	23,650	end of 15							
66	936,490	0	936,490	0	0	24,123	24,123	end of 16							
67	973,950	0	973,950	0	0	24,605	24,605	end of 17							
68	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18							
69	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19							
70	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20							
						1,277,915	149,187	1,427,102							

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: \_\_\_\_\_  
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

		Accounts				Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000		Manage	Manage		
initial amount		500,000		500,000	Subtotal of account incomes	2.00 %	2.00 %		
bonus % w/bonus		500,000	Manage	500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650	end of 15
end of 16	66	936,490	0	936,490	0	0	24,123	24,123	end of 16
end of 17	67	973,950	0	973,950	0	0	24,605	24,605	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20
		0		0		1,277,915	149,187	1,427,102	

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: \_\_\_\_\_  
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:

Planning Horizon: 20 years

		Accounts				Incomes			
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000		Manage	Manage		
initial amount		500,000		500,000	Subtotal of account incomes	2.00 %	2.00 %		
bonus % w/bonus		500,000	Manage	500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650	end of 15
end of 16	66	936,490	0	936,490	0	0	24,123	24,123	end of 16
end of 17	67	973,950	0	973,950	0	0	24,605	24,605	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20
		0		0		1,277,915	149,187	1,427,102	

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: \_\_\_\_\_  
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:

		Accounts				Incomes			
		401(k)							
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000	0	Manage	Manage		
initial amount		500,000		500,000	Subtotal of account incomes	2.00 %	2.00 %		
bonus % w/bonus		500,000	Manage	500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650	end of 15
end of 16	66	936,490	0	936,490	0	0	24,123	24,123	end of 16
end of 17	67	973,950	0	973,950	0	0	24,605	24,605	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20
		0		0		1,277,915	149,187	1,427,102	

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: \_\_\_\_\_  
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:

Planning Horizon:

		Accounts				Incomes			
		401(k)							
Year		Account	Income	Accounts Total	Planned Distribution	Wages	SS	Total Income	Year
net return	50	4.00 %	IRA	500,000	0	Manage	Manage		
initial amount		500,000		500,000	Subtotal of account incomes	2.00 %	2.00 %		
bonus % w/bonus		500,000		500,000					
end of 1	51	520,000	0	520,000	0	80,000	0	80,000	end of 1
end of 2	52	540,800	0	540,800	0	81,600	0	81,600	end of 2
end of 3	53	562,432	0	562,432	0	83,232	0	83,232	end of 3
end of 4	54	584,929	0	584,929	0	84,897	0	84,897	end of 4
end of 5	55	608,326	0	608,326	0	86,595	0	86,595	end of 5
end of 6	56	632,659	0	632,659	0	88,326	0	88,326	end of 6
end of 7	57	657,966	0	657,966	0	90,093	0	90,093	end of 7
end of 8	58	684,284	0	684,284	0	91,895	0	91,895	end of 8
end of 9	59	711,656	0	711,656	0	93,733	0	93,733	end of 9
end of 10	60	740,122	0	740,122	0	95,607	0	95,607	end of 10
end of 11	61	769,727	0	769,727	0	97,520	0	97,520	end of 11
end of 12	62	800,516	0	800,516	0	99,470	0	99,470	end of 12
end of 13	63	832,536	0	832,536	0	101,459	0	101,459	end of 13
end of 14	64	865,838	0	865,838	0	103,489	0	103,489	end of 14
end of 15	65	900,471	0	900,471	0	0	23,650	23,650	end of 15
end of 16	66	936,490	0	936,490	0	0	24,123	24,123	end of 16
end of 17	67	973,950	0	973,950	0	0	24,605	24,605	end of 17
end of 18	68	1,012,908	0	1,012,908	0	0	25,098	25,098	end of 18
end of 19	69	1,053,424	0	1,053,424	0	0	25,600	25,600	end of 19
end of 20	70	1,095,561	0	1,095,561	0	0	26,112	26,112	end of 20
		0		0		1,277,915	149,187	1,427,102	

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)