

# Creating a Target Income in the Structured Income Plan

01/12/2026 11:06 am EST

On the Structured Income Planning Page, you can create a column that will display the target income. Below is a step-by-step guideline for creating a target income column.

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

The screenshot shows the 'Structured Income Planning' interface. At the top, there's a navigation bar with links like 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads '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 by a red arrow) and a 'Dynamic Mode' button. A 'Scenario' dropdown is set to 'Target Income'. The 'Planning Horizon' is set to '20 years'. The table below details account performance over 20 years, with columns for Year, Account, Income, Accounts Total, Planned Distribution, SS, Total Income, and Year. The table is divided into sections for IRA, Roth IRA, and Savings/Checking. The bottom of the table shows summary totals for each account type and overall totals.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	6.00 %	IRA	6.00 %		0.01 %					
initial amount		1,500,000		1,500,000		240,000	3,240,000	0			
bonus %		0.00 %		0.00 %		0.00 %	0				
w/bonus		1,500,000		1,500,000		240,000	3,240,000				
end of 1	71	1,590,000	0	1,590,000	0	216,024	3,396,024	24,000	28,282	52,282	end of 1
end of 2	72	1,685,400	0	1,685,400	0	192,046	3,562,845	24,000	28,904	52,904	end of 2
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	3,717,112	48,000	29,540	77,540	end of 3
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	3,882,072	48,000	30,190	78,190	end of 4
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	4,058,365	48,000	30,854	78,854	end of 5
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	4,246,674	48,000	31,533	79,533	end of 6
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	4,447,716	48,000	32,227	80,227	end of 7
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	4,662,260	48,000	32,936	80,936	end of 8
end of 9	79	2,433,491	12,000	2,433,491	12,000	48,130	4,915,112	24,000	33,660	57,660	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	48,134	5,183,136	24,000	34,401	58,401	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	5,467,240	24,000	35,158	59,158	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	5,768,390	24,000	35,931	59,931	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	6,087,610	24,000	36,722	60,722	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	6,449,982	0	37,529	37,529	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	6,834,096	0	38,355	38,355	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	7,241,258	0	39,199	39,199	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	7,672,847	0	40,061	40,061	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	8,130,332	0	40,943	40,943	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	8,615,267	0	41,843	41,843	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	9,129,297	0	42,764	42,764	end of 20
		132,000		132,000		192,000		456,000	701,031	1,157,031	

Orange backgrounds indicate hypothetical returns

Step 2: Add Target: Click on the green Add Target button underneath the Structured Income Planning sub heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

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

Scenario: Target Income

Planning Horizon: 20 years

		IRA		Roth IRA		Savings/Checking		Accounts		Planned Distribution		SS		Total Income		Year
Year		Account	Income	Account	Income	Account	Income	Accounts Total								
net return	70	6.00 %		6.00 %		0.01 %		3,240,000								
initial amount		1,500,000		1,500,000		240,000		0								
bonus %		0.00 %		0.00 %		0.00 %										
w/ bonus		1,500,000		1,500,000		240,000		3,240,000								
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282		52,282	end of 1			
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904		52,904	end of 2			
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540		77,540	end of 3			
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190		78,190	end of 4			
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854		78,854	end of 5			
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533		79,533	end of 6			
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227		80,227	end of 7			
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936		80,936	end of 8			
end of 9	79	2,433,491	12,000	2,433,491	12,000	48,130	0	4,915,112	24,000	33,660		57,660	end of 9			
end of 10	80	2,567,500	12,000	2,567,500	12,000	48,134	0	5,183,136	24,000	34,401		58,401	end of 10			
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158		59,158	end of 11			
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931		59,931	end of 12			
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722		60,722	end of 13			
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529		37,529	end of 14			
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355		38,355	end of 15			
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199		39,199	end of 16			
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061		40,061	end of 17			
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943		40,943	end of 18			
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843		41,843	end of 19			
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764		42,764	end of 20			
		132,000		132,000		192,000		456,000		701,031		1,157,031				

Orange backgrounds indicate hypothetical returns

Step 3: Target Name: Enter in Target Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Target

[Save](#) [Cancel](#)

Target name: Target Income

First year target income:

Inflation rate: 0.0 %

Target description:

Limit inflation in old age: ☐

Age for limit: 0 ☐ Client 1 age ☐ Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target 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 Target Income: Enter in the numeric value for the first year. SIPS recognizes the dollar mark and commas.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

0.0 %

Target description

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<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	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

Step 5: Inflation rate: Enter in the percentage amount.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

50,000

Inflation rate

%

Target description

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<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	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

Step 6: Target Description: Enter in a description.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

## Manage Target

SaveCancel

Target name

Retirement Income

First year target income

50,000

Inflation rate

2.2 %

Target description

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<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	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

Step 7: Save: Click on the green Save button underneath the Manage Target subheading.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

## Manage Target

SaveCancel

Target name

Retirement Income

First year target income

50,000

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<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	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

Step 8: Structured Income Plan: Two new columns have appeared in the structured income plan: the target income and the income gap.

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 Target Income

Planning Horizon 20 years

		Accounts								Incomes				
		IRA		Roth IRA		Savings/Checking				SS				
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution		Total Income	Retirement Income	Income Gap	Year
net return	70	6.00 %		6.00 %		0.01 %		3,240,000		Manage		Manage	from total income to target	
initial amount		1,500,000		1,500,000		240,000		3,240,000	0	Infl Factor				
bonus %		0.00 %		0.00 %		0.00 %								
w/bonus		1,500,000	Manage	1,500,000	Manage	240,000	Manage	3,240,000	Subtotal of account incomes	2.20 %				
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282	end of 1
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804	end of 2
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	52,224	52,224	25,316	end of 3
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817	end of 4
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307	end of 5
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786	end of 6
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253	end of 7
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708	end of 8
end of 9	79	2,433,491	12,000	2,433,491	12,000	48,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	48,134	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)	

Orange backgrounds indicate hypothetical returns

Step 9: Income gap: If the numbers are in green the total amount exceed the target income. If the numbers are in red the total numbers are below the target income.

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 Target Income

Planning Horizon 20 years

		Accounts								Incomes				
		IRA		Roth IRA		Savings/Checking				SS				
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution		Total Income	Retirement Income	Income Gap	Year
net return	70	6.00 %		6.00 %		0.01 %		3,240,000		Manage		Manage	from total income to target	
initial amount		1,500,000		1,500,000		240,000		3,240,000	0	Infl Factor				
bonus %		0.00 %		0.00 %		0.00 %								
w/bonus		1,500,000	Manage	1,500,000	Manage	240,000	Manage	3,240,000	Subtotal of account incomes	2.20 %				
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282	end of 1
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804	end of 2
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	25,316	end of 3
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817	end of 4
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307	end of 5
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786	end of 6
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253	end of 7
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708	end of 8
end of 9	79	2,433,491	12,000	2,433,491	12,000	48,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9
end of 10	80	2,567,500	12,000	2,567,500	12,000	48,134	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)	

Orange backgrounds indicate hypothetical returns



Step 10: 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 Inv Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Target Income

Planning Horizon: 20 years

		Accounts						Incomes							
		IRA		Roth IRA		Savings/Checking									
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
net return	70	6.00 %		6.00 %		0.01 %		3,240,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %		Manage Inflation Factor 2.20 %	from total income to target		
initial amount		1,500,000		1,500,000		240,000		3,240,000							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	52,224	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20	
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)		

Orange backgrounds indicate hypothetical returns

Step 11: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: \_\_\_\_\_  
INITIAL PLAN DATE: \_\_\_\_\_  
REVISED PLAN DATE: \_\_\_\_\_

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

## Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Target Income

Planning Horizon: 20 years

		Accounts						Incomes							
		IRA		Roth IRA		Savings/Checking									
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
net return	70	6.00 %		6.00 %		0.01 %		3,240,000	Subtotal of account incomes	Inflation Factor 2.20 %		Inflation Factor 2.20 %	from total income to target		
initial amount		1,500,000		1,500,000		240,000		3,240,000							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	3,396,024	24,000	28,282	52,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	3,562,845	24,000	28,904	52,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	3,717,112	48,000	29,540	77,540	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	3,882,072	48,000	30,190	78,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	4,058,365	48,000	30,854	78,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	4,246,674	48,000	31,533	79,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	4,447,716	48,000	32,227	80,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	4,662,260	48,000	32,936	80,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	0	4,915,112	24,000	33,660	57,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	0	5,183,136	24,000	34,401	58,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	0	5,467,240	24,000	35,158	59,158	62,155	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	0	5,768,390	24,000	35,931	59,931	63,523	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	0	6,087,610	24,000	36,722	60,722	64,920	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	6,449,982	0	37,529	37,529	66,349	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	6,834,096	0	38,355	38,355	67,808	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	7,241,258	0	39,199	39,199	69,300	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	7,672,847	0	40,061	40,061	70,825	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	8,130,332	0	40,943	40,943	72,383	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	8,615,267	0	41,843	41,843	73,975	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	9,129,297	0	42,764	42,764	75,603	(32,839)	end of 20	
		132,000		132,000		192,000		456,000		701,031	1,157,031	1,239,359	(82,328)		

Orange backgrounds indicate hypothetical returns

Step 12: 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 Income Tax Add Target Edit or Add Scenario Display Options

Scenario Target Income

Planning Horizon 2 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income								
net return	70	6.00 %	IRA	6.00 %	0.01 %							
initial amount		1,500,000		1,500,000	240,000	3,240,000	0					
bonus % w/bonus		0.00 %		0.00 %	0.00 %	3,240,000	0					
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	29,540	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	30,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	30,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	31,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	32,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	32,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	24,000	33,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	24,000	34,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	24,000	35,158	62,155	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	24,000	35,931	63,523	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	24,000	36,722	64,920	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	37,529	66,349	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	38,355	67,808	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	39,199	69,300	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	40,061	70,825	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	40,943	72,383	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	41,843	73,975	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	42,764	75,603	(32,839)	end of 20	
		132,000		132,000		192,000		456,000	701,031	1,157,031	1,239,359	(82,328)

Orange backgrounds indicate hypothetical returns

Step 13: 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 Target Income

Planning Horizon 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income								
net return	70	6.00 %	IRA	6.00 %	0.01 %							
initial amount		1,500,000		1,500,000	240,000	3,240,000	0					
bonus % w/bonus		0.00 %		0.00 %	0.00 %	3,240,000	0					
end of 1	71	1,590,000	0	1,590,000	0	216,024	24,000	28,282	50,000	2,282	end of 1	
end of 2	72	1,685,400	0	1,685,400	0	192,046	24,000	28,904	51,100	1,804	end of 2	
end of 3	73	1,774,524	12,000	1,774,524	12,000	168,065	24,000	29,540	52,224	25,316	end of 3	
end of 4	74	1,868,995	12,000	1,868,995	12,000	144,082	24,000	30,190	53,373	24,817	end of 4	
end of 5	75	1,969,135	12,000	1,969,135	12,000	120,096	24,000	30,854	54,547	24,307	end of 5	
end of 6	76	2,075,283	12,000	2,075,283	12,000	96,108	24,000	31,533	55,747	23,786	end of 6	
end of 7	77	2,187,800	12,000	2,187,800	12,000	72,118	24,000	32,227	56,974	23,253	end of 7	
end of 8	78	2,307,067	12,000	2,307,067	12,000	48,125	24,000	32,936	58,227	22,708	end of 8	
end of 9	79	2,433,491	12,000	2,433,491	12,000	24,130	24,000	33,660	59,508	(1,848)	end of 9	
end of 10	80	2,567,500	12,000	2,567,500	12,000	0	24,000	34,401	60,817	(2,417)	end of 10	
end of 11	81	2,709,550	12,000	2,709,550	12,000	48,139	24,000	35,158	62,155	(2,998)	end of 11	
end of 12	82	2,860,123	12,000	2,860,123	12,000	48,144	24,000	35,931	63,523	(3,592)	end of 12	
end of 13	83	3,019,730	12,000	3,019,730	12,000	48,149	24,000	36,722	64,920	(4,199)	end of 13	
end of 14	84	3,200,914	0	3,200,914	0	48,154	0	37,529	66,349	(28,819)	end of 14	
end of 15	85	3,392,969	0	3,392,969	0	48,159	0	38,355	67,808	(29,453)	end of 15	
end of 16	86	3,596,547	0	3,596,547	0	48,163	0	39,199	69,300	(30,101)	end of 16	
end of 17	87	3,812,340	0	3,812,340	0	48,168	0	40,061	70,825	(30,763)	end of 17	
end of 18	88	4,041,080	0	4,041,080	0	48,173	0	40,943	72,383	(31,440)	end of 18	
end of 19	89	4,283,544	0	4,283,544	0	48,178	0	41,843	73,975	(32,132)	end of 19	
end of 20	90	4,540,557	0	4,540,557	0	48,183	0	42,764	75,603	(32,839)	end of 20	
		132,000		132,000		192,000		456,000	701,031	1,157,031	1,239,359	(82,328)

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).

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