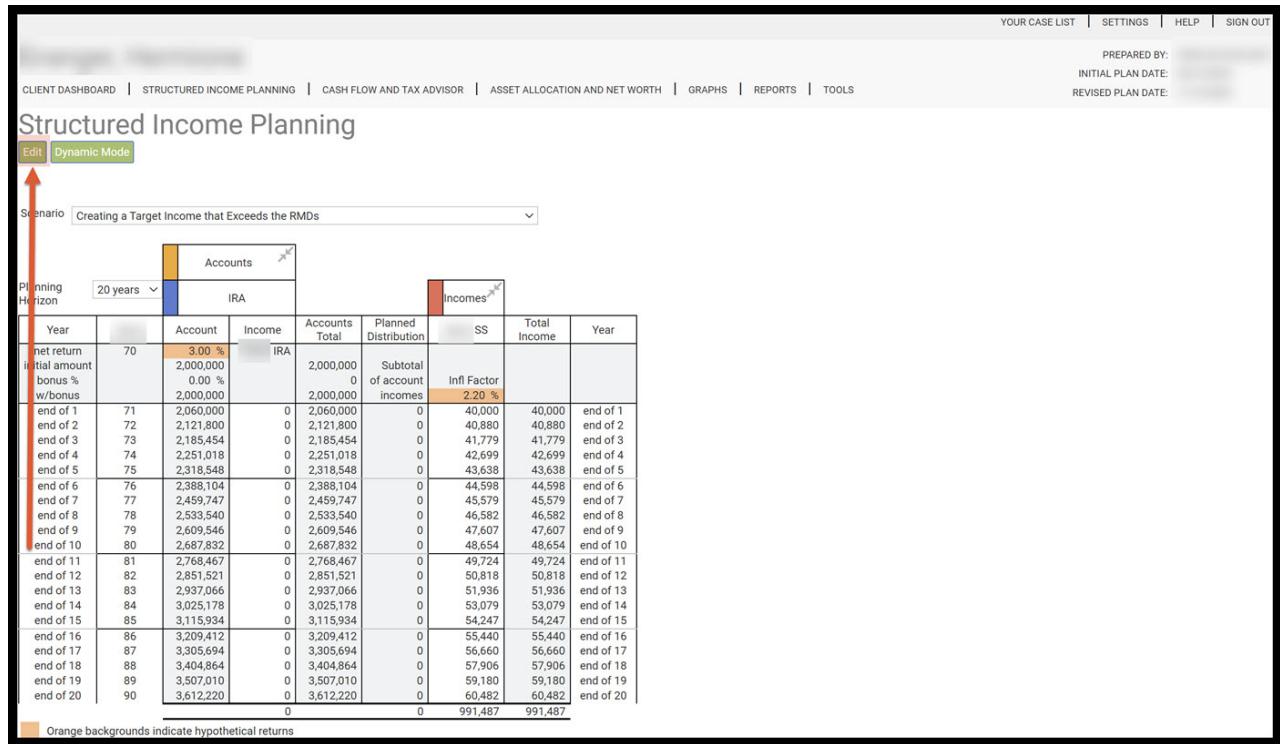# Creating a Target Income that Exceeds the RMDs

01/12/2026 11:08 am EST

On the Structured Income Planning page, you can add a column to display Required Minimum Distributions (RMDs) and set a target income that surpasses this amount. Below are the step-by-step guidelines for creating a target income that exceeds the RMDs.

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

Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning sub-heading.

Step 3: View RMD Checks: Click on the green View RMD Checks button in the Column Display Options Table.

Step 4: Structured Income Planning Page: A new column on the left will appear that will display the monetary amounts for the RMD.

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: Creating a Target Income that Exceeds the RMDs

Accounts

Incomes

| Planning Horizon | 20 years |
| IRA |

Total required View Beneficial RMD	Year		Account	Income	Accounts Total	Planned Distribution		SS	Total Income	Year
REGULAR RMD	net return	70	3.00 %	IRA						
accross all accounts	initial amount		2,000,000		2,000,000	Subtotal		Manage		
	bonus %		0.00 %		0	of account		Infl Factor		
total RMD	w/bonus		2,000,000	Manage	2,000,000	incomes		2.20 %		
0	end of 1	71	2,060,000	0	2,060,000	0		40,000	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0		40,880	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0		41,779	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0		42,699	42,699	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0		43,638	43,638	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0		44,598	44,598	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0		45,579	45,579	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0		46,582	46,582	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0		47,607	47,607	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0		48,654	48,654	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0		49,724	49,724	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0		50,818	50,818	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0		51,936	51,936	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0		53,079	53,079	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0		54,247	54,247	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0		55,440	55,440	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0		56,660	56,660	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0		57,906	57,906	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0		59,180	59,180	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0		60,482	60,482	end of 20
				0		0		991,487	991,487	

Orange backgrounds indicate hypothetical returns

Step 5: Red Shade in the RMD Column: If the numbers are in red, the withdrawal amounts are below the RMD.

Step 6: Add Target: Click on the green Add Target button underneath the Structured Income Planning sub heading.

Step 7: Target Name: Enter in Target Name.

Step 8: Inflation rate: Enter in the percentage amount.

Step 9: Target Description: Enter in a description.

Step 10: Target Adjustments: Click on which years you would not like the retirement income to show.

Step 11: Pick Years: Click on the green Pick Years(s) button.

Step 12: Clicking: After clicking on the Pick year(s)button, the number 0 should automatically appear in the Target Adjustment column.

Step 13: Add Adjustement Text Box: In the Add Adjustment text box, type in the numeric number for the first year target income. In this text box, SIPS recognizes dollar marks or commas.

Step 14: Target Adjustments: Click on which years you would like the first year target income to start.

Step 15: Pick Years: Click on the green Pick Years(s) button.

Step 16: Clicking: After clicking on the Pick year(s)button, the number that was entered into the Add Adjustment text box should automatically appear in the Target Adjustment column.

Step 17: Save: Click on the green Save button underneath the Manage Target subheading.

Step 18: Structured Income Plan: Two new columns have shown up in the structured income plan; the target income and income gap.

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: Creating a Target Income that Exceeds the RMDs

Accounts

Planning Horizon: 20 years

IRA

Incomes

Total required across all accounts	Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
REGULAR RMD View Beneficial RMD		70	3.00 %	IRA							
accross all accounts	net return initial amount		2,000,000		2,000,000	Subtotal of account	Manage Infl Factor		Manage Infl Factor	from total income to	
	bonus %		0.00 %		0	incomes	2.20 %		2.20 %	target	
total RMD	w/bonus		2,000,000 Manage		2,000,000						
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,251,018	0	2,251,018	0	42,699	42,699	100,000	(57,301)	end of 4
91,505	end of 5	75	2,318,548	0	2,318,548	0	43,638	43,638	102,200	(58,562)	end of 5
97,829	end of 6	76	2,388,104	0	2,388,104	0	44,598	44,598	104,448	(59,850)	end of 6
104,284	end of 7	77	2,459,747	0	2,459,747	0	45,579	45,579	106,746	(61,167)	end of 7
111,807	end of 8	78	2,533,540	0	2,533,540	0	46,582	46,582	109,095	(62,513)	end of 8
120,073	end of 9	79	2,609,546	0	2,609,546	0	47,607	47,607	111,495	(63,888)	end of 9
129,185	end of 10	80	2,687,832	0	2,687,832	0	48,654	48,654	113,948	(65,294)	end of 10
138,548	end of 11	81	2,768,467	0	2,768,467	0	49,724	49,724	116,454	(66,730)	end of 11
149,647	end of 12	82	2,851,521	0	2,851,521	0	50,818	50,818	119,016	(68,198)	end of 12
161,103	end of 13	83	2,937,066	0	2,937,066	0	51,936	51,936	121,635	(69,699)	end of 13
174,825	end of 14	84	3,025,178	0	3,025,178	0	53,079	53,079	124,311	(71,232)	end of 14
189,074	end of 15	85	3,115,934	0	3,115,934	0	54,247	54,247	127,046	(72,799)	end of 15
204,996	end of 16	86	3,209,412	0	3,209,412	0	55,440	55,440	129,841	(74,401)	end of 16
222,876	end of 17	87	3,305,694	0	3,305,694	0	56,660	56,660	132,697	(76,037)	end of 17
241,292	end of 18	88	3,404,864	0	3,404,864	0	57,906	57,906	135,616	(77,710)	end of 18
263,943	end of 19	89	3,507,010	0	3,507,010	0	59,180	59,180	138,600	(79,420)	end of 19
287,460	end of 20	90	3,612,220	0	3,612,220	0	60,482	60,482	141,649	(81,167)	end of 20
				0		0	991,487	991,487	2,034,797	(1,043,310)	

Orange backgrounds indicate hypothetical returns

Step 19: Green and Red in the Income Gap column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.

Step 20: Manage: Click on the green Manage button within the column that can withdraw money for the RMD.

Step 21: Calculated Plan Withdrawals: Click on the radio button on the left-hand side of Make-up total owners RMD from one account.

Step 22: Income Data: Click on the year text box you would like to start the withdrawals.

Step 23: Start Year For Rest of Plan: Click on the green Start Year for Rest of Plan button.

Step 24: Clicking: After clicking on the Start Years for Rest of Plan button, the term "totalRMD" should

automatically appear in the income column.

Step 25: Save: Click on the green Save button underneath the Manage Account subheading.

Step 26: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes

made to the account.

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: Creating a Target Income that Exceeds the RMDs

Total required	Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
View Beneficial RMD											
REGULAR RMD	net return	70	3.00 %	IRA							
accross all accounts	initial amount		2,000,000		2,000,000	Subtotal	Manage Infl Factor		Manage Infl Factor	from total	
	bonus %		0.00 %	inc	0	of account	2.20 %		2.20 %	income to	
total RMD	w/bonus		2,000,000	Manage	2,000,000	incomes				target	
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,165,314	85,704	2,165,314	85,704	42,699	128,403	100,000	28,403	end of 4
88,021	end of 5	75	2,142,252	88,021	2,142,252	88,021	43,638	131,659	102,200	29,459	end of 5
90,390	end of 6	76	2,116,129	90,390	2,116,129	90,390	44,598	134,988	104,448	30,540	end of 6
92,407	end of 7	77	2,087,205	92,407	2,087,205	92,407	45,579	137,986	106,746	31,240	end of 7
94,873	end of 8	78	2,054,948	94,873	2,054,948	94,873	46,582	141,455	109,095	32,360	end of 8
97,391	end of 9	79	2,019,206	97,391	2,019,206	97,391	47,607	144,998	111,495	33,503	end of 9
99,961	end of 10	80	1,979,822	99,961	1,979,822	99,961	48,654	148,615	113,948	34,667	end of 10
102,053	end of 11	81	1,937,164	102,053	1,937,164	102,053	49,724	151,777	116,454	35,322	end of 11
104,712	end of 12	82	1,890,567	104,712	1,890,567	104,712	50,818	155,530	119,016	36,513	end of 12
106,812	end of 13	83	1,840,472	106,812	1,840,472	106,812	51,936	158,748	121,635	37,113	end of 13
109,552	end of 14	84	1,786,134	109,552	1,786,134	109,552	53,079	162,631	124,311	38,320	end of 14
111,633	end of 15	85	1,728,085	111,633	1,728,085	111,633	54,247	165,880	127,046	38,834	end of 15
113,690	end of 16	86	1,666,238	113,690	1,666,238	113,690	55,440	169,130	129,841	39,289	end of 16
115,711	end of 17	87	1,600,514	115,711	1,600,514	115,711	56,660	172,371	132,697	39,674	end of 17
116,826	end of 18	88	1,531,703	116,826	1,531,703	116,826	57,906	174,732	135,616	39,116	end of 18
118,737	end of 19	89	1,458,918	118,737	1,458,918	118,737	59,180	177,917	138,600	39,317	end of 19
119,583	end of 20	90	1,383,102	119,583	1,383,102	119,583	60,482	180,065	141,649	38,416	end of 20
				1,768,055		1,768,055	991,487	2,759,542	2,034,797	724,745	

Orange backgrounds indicate hypothetical returns

Planning Horizon: 20 years — Accounts: IRA — Incomes

Step 27: Clear color in the RMD column: If the numbers are in the clear in the RMD column the numeric number is equal to the RMD amounts. If the number is in red in the RMD Column, the monetary amount being withdrawn is lower than the RMD.

Step 28: Income Gap: Green and Red in the Income Gap Column: If the numbers are in green they are above the target income amount, if the numbers are in red they are below the target income amount.

Step 29: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

Step 30: 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.

Step 31: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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

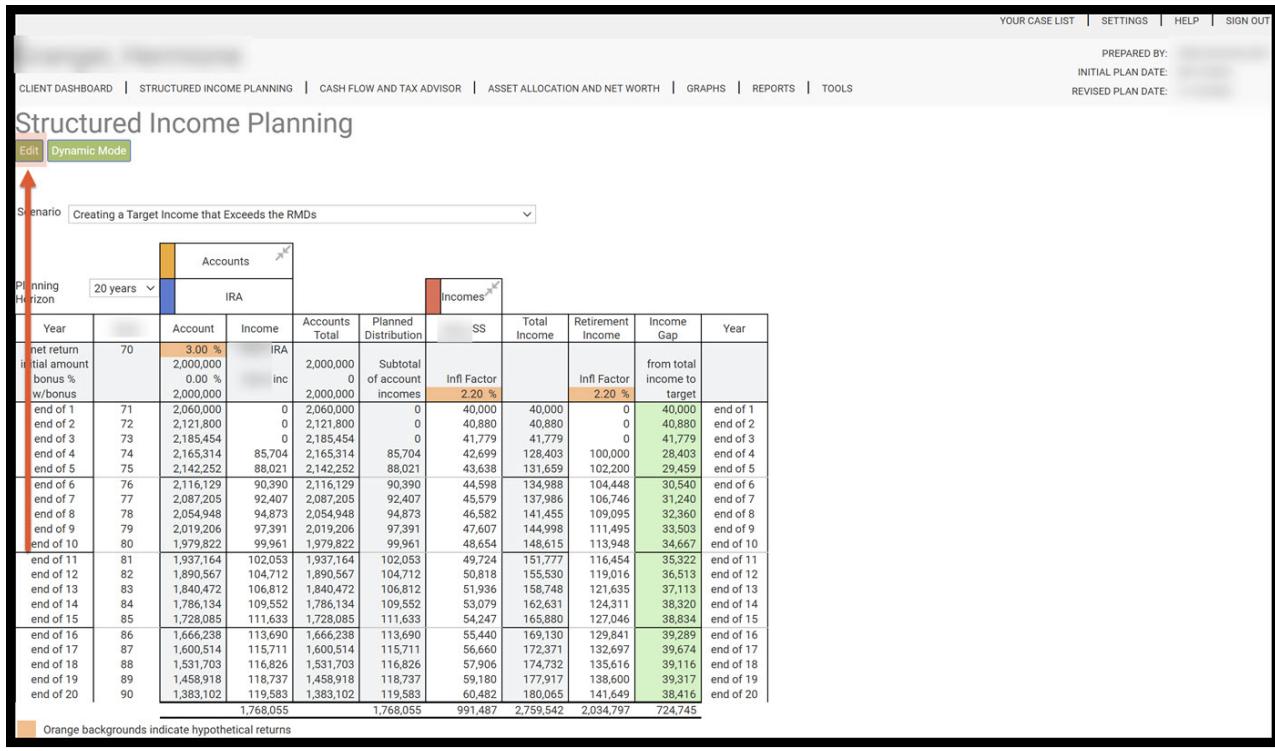## Structured Income Planning

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

Scenario: Creating a Target Income that Exceeds the RMDs

Planning Horizon: 20 years

Accounts — IRA
Incomes

Total required View Beneficial RMD	Year		Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
REGULAR RMD	net return	70	3.00 %	IRA							
accross all accounts	initial amount		2,000,000		2,000,000	Subtotal	Manage		Manage	from total	
	bonus %		0.00 %	inc	0	of account	Infl Factor		Infl Factor	income to	
total RMD	w/bonus		2,000,000 Manage	2,000,000	incomes	2.20 %		2.20 %	target		
0	end of 1	71	2,060,000	0	2,060,000	0	40,000	40,000	0	40,000	end of 1
0	end of 2	72	2,121,800	0	2,121,800	0	40,880	40,880	0	40,880	end of 2
80,068	end of 3	73	2,185,454	0	2,185,454	0	41,779	41,779	0	41,779	end of 3
85,704	end of 4	74	2,165,314	85,704	2,165,314	85,704	42,699	128,403	100,000	28,403	end of 4
88,021	end of 5	75	2,142,252	88,021	2,142,252	88,021	43,638	131,659	102,200	29,459	end of 5
90,390	end of 6	76	2,116,129	90,390	2,116,129	90,390	44,598	134,988	104,448	30,540	end of 6
92,407	end of 7	77	2,087,205	92,407	2,087,205	92,407	45,579	137,986	106,746	31,240	end of 7
94,873	end of 8	78	2,054,948	94,873	2,054,948	94,873	46,582	141,455	109,095	32,360	end of 8
97,391	end of 9	79	2,019,206	97,391	2,019,206	97,391	47,607	144,998	111,495	33,503	end of 9
99,961	end of 10	80	1,979,822	99,961	1,979,822	99,961	48,654	148,615	113,948	34,667	end of 10
102,053	end of 11	81	1,937,164	102,053	1,937,164	102,053	49,724	151,777	116,454	35,322	end of 11
104,712	end of 12	82	1,890,567	104,712	1,890,567	104,712	50,818	155,530	119,016	36,513	end of 12
106,812	end of 13	83	1,840,472	106,812	1,840,472	106,812	51,936	158,748	121,635	37,113	end of 13
109,552	end of 14	84	1,786,134	109,552	1,786,134	109,552	53,079	162,631	124,311	38,320	end of 14
111,633	end of 15	85	1,728,085	111,633	1,728,085	111,633	54,247	165,880	127,046	38,834	end of 15
113,690	end of 16	86	1,666,238	113,690	1,666,238	113,690	55,440	169,130	129,841	39,289	end of 16
115,711	end of 17	87	1,600,514	115,711	1,600,514	115,711	56,660	172,371	132,697	39,674	end of 17
116,826	end of 18	88	1,531,703	116,826	1,531,703	116,826	57,906	174,732	135,616	39,116	end of 18
118,737	end of 19	89	1,458,918	118,737	1,458,918	118,737	59,180	177,917	138,600	39,317	end of 19
119,583	end of 20	90	1,383,102	119,583	1,383,102	119,583	60,482	180,065	141,649	38,416	end of 20
				1,768,055		1,768,055	991,487	2,759,542	2,034,797	724,745	

Orange backgrounds indicate hypothetical returns

Step 32: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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.