

# Limit Inflation in Old Age function for a Target Income

01/12/2026 11:06 am EST

On the Structured Income Planning page, under the 'Add Target' function, there is an option to set a cap on inflation adjustments for older clients. Below are the step-by-step guidelines for limiting inflation in old age.

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 are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below these are 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. The 'Structured Income Planning' section is active, showing a scenario dropdown set to 'Limit Inflation in Old Age function for a Target Income'. Below this, there are tabs for 'Accounts' (Roth IRA, Savings/Checking) and 'Incomes'. A red arrow points to the 'Edit' button. The main table displays financial data over 20 years, with columns for Year, Account, Income, Accounts Total, Planned Distribution, SS, Total Income, and Year. The table includes rows for initial amounts, inflation factors, and annual income projections.

Year	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
Net return	72	3.00 %	IRA	0.01 %			
Initial amount		2,000,000	50,000	2,050,000	Subtotal of account incomes		
Bonus %		0.00 %	0.00 %	0	Infl Factor		
w/bonus		2,000,000	50,000	2,050,000	2.20 %		
end of 1	73	2,060,000	0	2,110,005	0	40,000	end of 1
end of 2	74	2,121,800	0	2,171,810	0	40,880	end of 2
end of 3	75	2,185,454	0	2,235,469	0	41,779	end of 3
end of 4	76	2,251,018	0	2,301,038	0	42,699	end of 4
end of 5	77	2,318,548	0	2,368,573	0	43,638	end of 5
end of 6	78	2,388,104	0	2,438,134	0	44,598	end of 6
end of 7	79	2,459,747	0	2,509,782	0	45,579	end of 7
end of 8	80	2,533,540	0	2,583,580	0	46,582	end of 8
end of 9	81	2,609,546	0	2,659,590	0	47,607	end of 9
end of 10	82	2,687,832	0	2,737,882	0	48,654	end of 10
end of 11	83	2,768,467	0	2,818,522	0	49,724	end of 11
end of 12	84	2,851,521	0	2,901,581	0	50,818	end of 12
end of 13	85	2,937,066	0	2,987,131	0	51,936	end of 13
end of 14	86	3,025,178	0	3,075,248	0	53,079	end of 14
end of 15	87	3,115,934	0	3,166,008	0	54,247	end of 15
end of 16	88	3,209,412	0	3,259,492	0	55,440	end of 16
end of 17	89	3,305,694	0	3,355,779	0	56,660	end of 17
end of 18	90	3,404,864	0	3,454,954	0	57,906	end of 18
end of 19	91	3,507,010	0	3,557,105	0	59,180	end of 19
end of 20	92	3,612,220	0	3,662,320	0	60,482	end of 20
		0	0	0	991,487	991,487	

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

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

Limit Inflation in Old Age function for a Target Income

Planning Horizon

20 years

		Accounts						Incomes			
		Roth IRA		Savings/Checking				SS			
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution		Total Income	Year	
net return	72	3.00 %		0.01 %		2,050,000					
initial amount		2,000,000		50,000		2,050,000	Subtotal of account incomes	Manage			
bonus %		0.00 %		0.00 %		0		Infl Factor	2.20 %		
w/bonus		2,000,000		50,000		2,050,000					
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	end of 1	
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	end of 2	
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	end of 3	
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	end of 4	
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	end of 5	
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	end of 6	
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	end of 7	
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	end of 8	
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	end of 9	
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	end of 10	
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	end of 11	
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	end of 12	
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	end of 13	
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	end of 14	
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	end of 15	
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	end of 16	
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	end of 17	
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	end of 18	
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	end of 19	
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	end of 20	
								991,487	991,487		

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	

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

\$120,000

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 6: Target Description: Enter in a description.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

\$120,000

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: Limit Inflation In Old Age: Click on the text box.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

\$120,000

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: Age for Limit: Type in numeric number.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

\$120,000

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 9: Client radio button: Click which radio button this limit is referring to.

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

\$120,000

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☒

Age for limit

80

☐ 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 10: Save: Click on the green Save button underneath the Manage Target subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

\$120,000

Inflation rate

2.2 %

Target description

Retirement Income

Limit inflation in old age

☒

Age for limit

80

☒ 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	<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	<input type="checkbox"/>

Orange backgrounds indicate hypothetical returns

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

Step 11: 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

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

Limit Inflation in Old Age function for a Target Income

Planning Horizon

20 years

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
net return	72	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	40,000	40,000	120,000	(80,000)	end of 1
initial amount	73	2,000,000	0	50,000	2,050,000	0	40,880	40,880	122,640	(81,760)	end of 2	
bonus %	74	0.00 %	0	50,015	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3	
w/ bonus	75	2,000,000	Manage	50,000	2,050,000	0	42,699	42,699	128,096	(85,397)	end of 4	
	76	2,251,018	0	50,020	2,301,038	0	43,638	43,638	130,914	(87,276)	end of 5	
end of 5	77	2,318,548	0	50,025	2,368,573	0	44,598	44,598	133,794	(89,196)	end of 6	
end of 6	78	2,388,104	0	50,030	2,438,134	0	45,579	45,579	136,737	(91,158)	end of 7	
end of 7	79	2,459,747	0	50,035	2,509,782	0	46,582	46,582	139,745	(93,164)	end of 8	
end of 8	80	2,533,540	0	50,040	2,583,580	0	47,607	47,607	139,745	(92,139)	end of 9	
end of 9	81	2,609,546	0	50,045	2,659,590	0	48,654	48,654	139,745	(91,091)	end of 10	
end of 10	82	2,687,832	0	50,050	2,737,882	0	49,724	49,724	139,745	(90,021)	end of 11	
end of 11	83	2,768,467	0	50,055	2,818,522	0	50,818	50,818	139,745	(88,927)	end of 12	
end of 12	84	2,851,521	0	50,060	2,901,581	0	51,936	51,936	139,745	(87,809)	end of 13	
end of 13	85	2,937,066	0	50,065	2,987,131	0	53,079	53,079	139,745	(86,667)	end of 14	
end of 14	86	3,025,178	0	50,070	3,075,248	0	54,247	54,247	139,745	(85,499)	end of 15	
end of 15	87	3,115,934	0	50,075	3,166,008	0	55,440	55,440	139,745	(84,305)	end of 16	
end of 16	88	3,209,412	0	50,080	3,259,492	0	56,660	56,660	139,745	(83,086)	end of 17	
end of 17	89	3,305,694	0	50,085	3,355,779	0	57,906	57,906	139,745	(81,839)	end of 18	
end of 18	90	3,404,864	0	50,090	3,454,954	0	59,180	59,180	139,745	(80,565)	end of 19	
end of 19	91	3,507,010	0	50,095	3,557,105	0	60,482	60,482	139,745	(79,263)	end of 20	
end of 20	92	3,612,220	0	50,100	3,662,320	0	991,487	991,487	2,714,207	(1,722,720)		

Orange backgrounds indicate hypothetical returns

Step 12: Age Limit: The target income inflation should be limited in the year specified.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

## Structured Income Planning

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

Scenario: Limit Inflation in Old Age function for a Target Income

Planning Horizon: 20 years

		Accounts						Incomes				
		Roth IRA		Savings/Checking								
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	72	3.00 %		IRA	0.01 %							
initial amount		2,000,000		50,000		2,050,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.20 %	from total income to target	
bonus % w/bonus		2,000,000	Manage	50,000	Manage	2,050,000						
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20
			0		0		0	991,487	991,487	2,714,207	(1,722,720)	

Orange backgrounds indicate hypothetical returns

Step 13: 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: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

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

## Structured Income Planning

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

Scenario: Limit Inflation in Old Age function for a Target Income

Planning Horizon: 20 years

		Accounts						Incomes				
		Roth IRA		Savings/Checking								
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	72	3.00 %		IRA	0.01 %							
initial amount		2,000,000		50,000		2,050,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.20 %	from total income to target	
bonus % w/bonus		2,000,000	Manage	50,000	Manage	2,050,000						
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20
			0		0		0	991,487	991,487	2,714,207	(1,722,720)	

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: Limit Inflation in Old Age function for a Target Income

Planning Horizon: 20 years

		Accounts						Incomes						
		Roth IRA		Savings/Checking										
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year		
net return	72	3.00 %	IRA	0.01 %		2,050,000								
initial amount		2,000,000	50,000			2,050,000								
bonus %		0.00 %		0.00 %										
w/bonus		2,000,000	50,000			2,050,000								
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1		
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2		
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3		
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4		
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5		
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6		
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7		
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8		
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9		
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10		
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11		
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12		
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13		
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14		
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15		
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16		
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17		
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18		
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19		
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20		
		0		0		0		991,487	991,487	2,714,207	(1,722,720)			

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 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: Limit Inflation in Old Age function for a Target Income

Planning Horizon: 20 years

		Accounts						Incomes						
		Roth IRA		Savings/Checking										
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year		
net return	72	3.00 %	IRA	0.01 %		2,050,000								
initial amount		2,000,000	50,000			2,050,000								
bonus %		0.00 %		0.00 %										
w/bonus		2,000,000	50,000			2,050,000								
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1		
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2		
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3		
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4		
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5		
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6		
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7		
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8		
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9		
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10		
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11		
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12		
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13		
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14		
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15		
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16		
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17		
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18		
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19		
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20		
		0		0		0		991,487	991,487	2,714,207	(1,722,720)			

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 Limit Inflation in Old Age function for a Target Income

Planning Horizon 20 years

Accounts

Roth IRA

Savings/Checking

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	72	3.00 %	IRA	0.01 %		2,050,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %		Manage Inflation Factor 2.20 %	from total income to target	
initial amount		2,000,000	50,000	50,000		2,050,000						
bonus % w/bonus		0.00 %	0.00 %	0.00 %								
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20
		0	0	0	0	0	0	991,487	991,487	2,714,207	(1,722,720)	

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 Limit Inflation in Old Age function for a Target Income

Planning Horizon 20 years

Accounts

Roth IRA

Savings/Checking

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	72	3.00 %	IRA	0.01 %		2,050,000	Subtotal of account incomes	Inflation Factor 2.20 %		Inflation Factor 2.20 %	from total income to target	
initial amount		2,000,000	50,000	50,000		2,050,000						
bonus % w/bonus		0.00 %	0.00 %	0.00 %								
end of 1	73	2,060,000	0	50,005	0	2,110,005	0	40,000	40,000	120,000	(80,000)	end of 1
end of 2	74	2,121,800	0	50,010	0	2,171,810	0	40,880	40,880	122,640	(81,760)	end of 2
end of 3	75	2,185,454	0	50,015	0	2,235,469	0	41,779	41,779	125,338	(83,559)	end of 3
end of 4	76	2,251,018	0	50,020	0	2,301,038	0	42,699	42,699	128,096	(85,397)	end of 4
end of 5	77	2,318,548	0	50,025	0	2,368,573	0	43,638	43,638	130,914	(87,276)	end of 5
end of 6	78	2,388,104	0	50,030	0	2,438,134	0	44,598	44,598	133,794	(89,196)	end of 6
end of 7	79	2,459,747	0	50,035	0	2,509,782	0	45,579	45,579	136,737	(91,158)	end of 7
end of 8	80	2,533,540	0	50,040	0	2,583,580	0	46,582	46,582	139,745	(93,164)	end of 8
end of 9	81	2,609,546	0	50,045	0	2,659,590	0	47,607	47,607	139,745	(92,139)	end of 9
end of 10	82	2,687,832	0	50,050	0	2,737,882	0	48,654	48,654	139,745	(91,091)	end of 10
end of 11	83	2,768,467	0	50,055	0	2,818,522	0	49,724	49,724	139,745	(90,021)	end of 11
end of 12	84	2,851,521	0	50,060	0	2,901,581	0	50,818	50,818	139,745	(88,927)	end of 12
end of 13	85	2,937,066	0	50,065	0	2,987,131	0	51,936	51,936	139,745	(87,809)	end of 13
end of 14	86	3,025,178	0	50,070	0	3,075,248	0	53,079	53,079	139,745	(86,667)	end of 14
end of 15	87	3,115,934	0	50,075	0	3,166,008	0	54,247	54,247	139,745	(85,499)	end of 15
end of 16	88	3,209,412	0	50,080	0	3,259,492	0	55,440	55,440	139,745	(84,305)	end of 16
end of 17	89	3,305,694	0	50,085	0	3,355,779	0	56,660	56,660	139,745	(83,086)	end of 17
end of 18	90	3,404,864	0	50,090	0	3,454,954	0	57,906	57,906	139,745	(81,839)	end of 18
end of 19	91	3,507,010	0	50,095	0	3,557,105	0	59,180	59,180	139,745	(80,565)	end of 19
end of 20	92	3,612,220	0	50,100	0	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20
		0	0	0	0	0	0	991,487	991,487	2,714,207	(1,722,720)	

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).

---