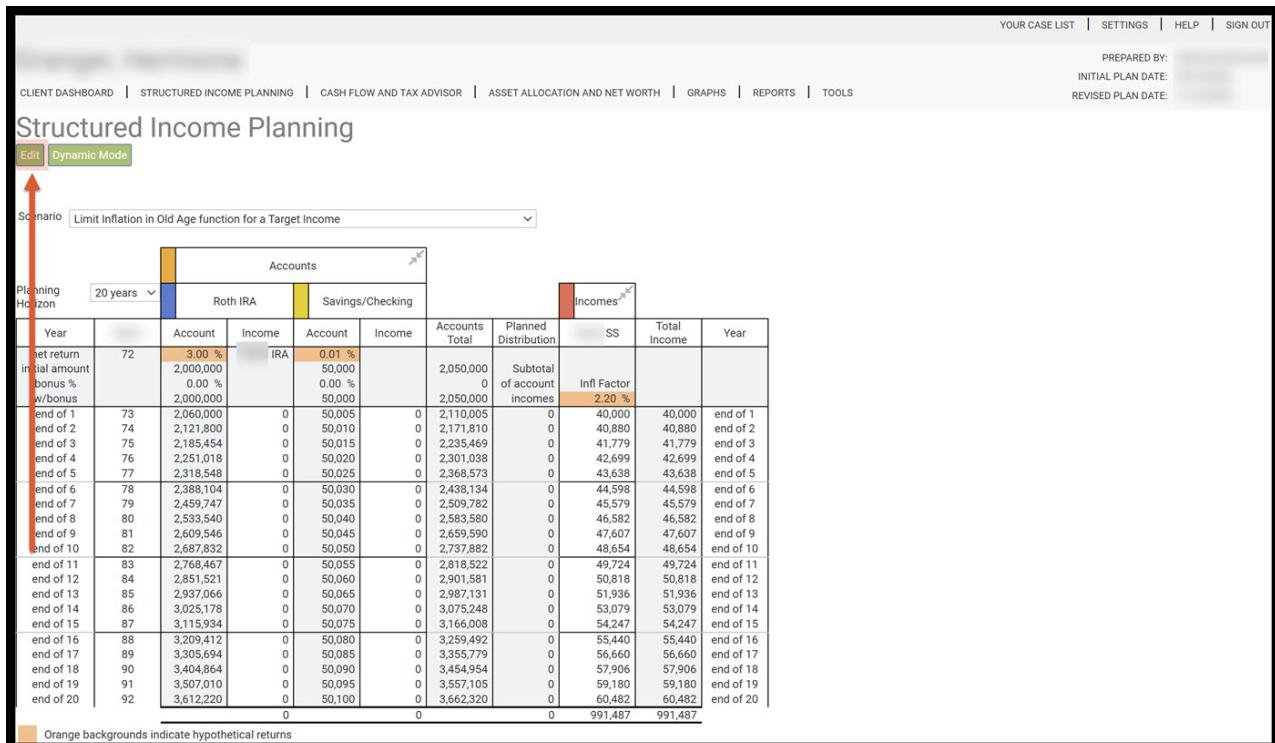


# Limit Inflation in Old Age function for a Target Income

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' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NETWORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. To the right, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the navigation, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title is 'Structured Income Planning'. Underneath, there are two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. A dropdown menu shows the 'Scenario' as 'Limit Inflation in Old Age function for a Target Income'. The main content is a table titled 'Accounts' with columns for 'Planning Horizon', 'Year', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table shows data for a 20-year planning horizon, starting at year 72. Rows are color-coded: orange for hypothetical returns and grey for actual returns. The table ends at year 92, with a note at the bottom: '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 Ine 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* |                | SS                            | Total Income | Year      |
|-----------------|---------|-----------|------------------|----------|----------------|-------------------------------|--------------|-----------|
| Planning        | Horizon | Roth IRA  | Savings/Checking | Income   | Accounts Total |                               |              |           |
| net return      | 72      | 3.00 %    | IRA              | 0.01 %   | 2,050,000      | Subtotal 0 of account incomes |              |           |
| initial amount  |         | 2,000,000 |                  | 50,000   |                |                               |              |           |
| bonus % w/bonus |         | 0.00 %    |                  | 0.00 %   |                |                               |              |           |
|                 |         | 2,000,000 |                  | 50,000   | 2,050,000      | Manage Infl Factor 2.20 %     |              |           |
| end of 1        | 73      | 2,060,000 | 0                | 50,005   | 0              | 40,000                        | 40,000       | end of 1  |
| end of 2        | 74      | 2,121,800 | 0                | 50,010   | 0              | 40,880                        | 40,880       | end of 2  |
| end of 3        | 75      | 2,185,454 | 0                | 50,015   | 0              | 41,779                        | 41,779       | end of 3  |
| end of 4        | 76      | 2,251,018 | 0                | 50,020   | 0              | 42,699                        | 42,699       | end of 4  |
| end of 5        | 77      | 2,318,548 | 0                | 50,025   | 0              | 43,638                        | 43,638       | end of 5  |
| end of 6        | 78      | 2,388,104 | 0                | 50,030   | 0              | 44,598                        | 44,598       | end of 6  |
| end of 7        | 79      | 2,459,747 | 0                | 50,035   | 0              | 45,579                        | 45,579       | end of 7  |
| end of 8        | 80      | 2,533,540 | 0                | 50,040   | 0              | 46,582                        | 46,582       | end of 8  |
| end of 9        | 81      | 2,609,546 | 0                | 50,045   | 0              | 47,607                        | 47,607       | end of 9  |
| end of 10       | 82      | 2,687,832 | 0                | 50,050   | 0              | 48,654                        | 48,654       | end of 10 |
| end of 11       | 83      | 2,768,467 | 0                | 50,055   | 0              | 49,724                        | 49,724       | end of 11 |
| end of 12       | 84      | 2,851,521 | 0                | 50,060   | 0              | 50,818                        | 50,818       | end of 12 |
| end of 13       | 85      | 2,937,066 | 0                | 50,065   | 0              | 51,936                        | 51,936       | end of 13 |
| end of 14       | 86      | 3,025,178 | 0                | 50,070   | 0              | 53,079                        | 53,079       | end of 14 |
| end of 15       | 87      | 3,115,934 | 0                | 50,075   | 0              | 54,247                        | 54,247       | end of 15 |
| end of 16       | 88      | 3,209,412 | 0                | 50,080   | 0              | 55,440                        | 55,440       | end of 16 |
| end of 17       | 89      | 3,305,694 | 0                | 50,085   | 0              | 56,660                        | 56,660       | end of 17 |
| end of 18       | 90      | 3,404,864 | 0                | 50,090   | 0              | 57,906                        | 57,906       | end of 18 |
| end of 19       | 91      | 3,507,010 | 0                | 50,095   | 0              | 59,180                        | 59,180       | end of 19 |
| end of 20       | 92      | 3,612,220 | 0                | 50,100   | 0              | 60,482                        | 60,482       | end of 20 |
|                 |         |           |                  | 0        | 0              | 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: 0

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.

Manage Target

Save Cancel

|                            |  |
|----------------------------|--|
| Target name                | Retirement Income  |
| First year target income   | 100,000  |
| Inflation rate             | 0.0 %  |
| Target description         | <input type="text"/>   |
| Limit inflation in old age | <input type="checkbox"/>   |
| Age for limit              | <input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age |

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

Manage Target

Save Cancel

|                            |  |
|----------------------------|--|
| Target name                | Retirement Income  |
| First year target income   | \$120,000  |
| Inflation rate             | 0.0 %  |
| Target description         | <input type="text"/>   |
| Limit inflation in old age | <input type="checkbox"/>   |
| Age for limit              | <input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age |

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

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

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

Orange backgrounds indicate hypothetical returns

Step 6: Target Description: Enter in a description.

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 | <input type="checkbox"/>   |
| Age for limit              | <input type="text" value="0"/> Client 1 age <input type="radio"/> Client 2 age |

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
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- 14
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- 22
- 23
- 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.

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 | <input checked="" type="checkbox"/>  |
| Age for limit              | <input type="text" value="0"/> Client 1 age <input type="radio"/> Client 2 age |

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
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- 14
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- 22
- 23
- 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.

Manage Target

Save | Cancel

|                            |                                     |                        |                   |
|----------------------------|-------------------------------------|------------------------|-------------------|
| Target name                | Retirement Income                   | Target Adjustments     |                   |
| First year target income   | \$120,000                           | ADD ADJUSTMENT         |                   |
| Inflation rate             | 2.2 %                               | Pick year(s)           |                   |
| Target description         | Retirement Income                   | Pick year(s) to remove |                   |
| Limit inflation in old age | <input checked="" type="checkbox"/> | Reset all years        |                   |
| Age for limit              | 0                                   | Year                   | Target adjustment |
|                            | <input type="radio"/> Client 1 age  | 1                      |                   |
|                            | <input type="radio"/> Client 2 age  | 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 9: Client radio button: Click which radio button this limit is referring to.

Manage Target

Save | Cancel

|                            |   |                        |                   |
|----------------------------|---|------------------------|-------------------|
| Target name                | Retirement Income                             | Target Adjustments     |                   |
| First year target income   | \$120,000                                     | ADD ADJUSTMENT         |                   |
| Inflation rate             | 2.2 %   | Pick year(s)           |                   |
| Target description         | Retirement Income                             | Pick year(s) to remove |                   |
| Limit inflation in old age | <input checked="" type="checkbox"/>           | Reset all years        |                   |
| Age for limit              | 80  | Year                   | Target adjustment |
|                            | <input type="radio"/> Client 1 age            | 1                      |                   |
|                            | <input checked="" type="radio"/> Client 2 age | 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 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

Inflection rate: 2.2 %

Target description: Retirement Income

Limit inflation in old age:  Age for limit: 80

Client 1 age:  Client 2 age:

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

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

| Year            | Roth IRA  |           | Savings/Checking |           | Incomes                       |                      | SS      | Total Income | Retirement Income | Income Gap | Year |
|-----------------|-----------|-----------|------------------|-----------|-------------------------------|----------------------|---------|--------------|-------------------|------------|------|
|                 | Account   | Income    | Account          | Income    | Accounts Total                | Planned Distribution |         |              |                   |            |      |
| net return      | 3.00 %    | IRA       | 0.01 %           |           |                               |                      |         |              |                   |            |      |
| initial amount  | 2,000,000 |           | 50,000           | 2,050,000 | Subtotal 0 of account incomes |                      |         |              |                   |            |      |
| bonus % w/bonus | 0.00 %    |           | 0.00 %           | 2,050,000 | Manage                        | 2.20 %               |         |              |                   |            |      |
| end of 1        | 73        | 2,060,000 | 0                | 50,005    | 0                             | 40,000               | 40,000  | 120,000      | (80,000)          | end of 1   |      |
| end of 2        | 74        | 2,121,800 | 0                | 50,010    | 0                             | 40,880               | 40,880  | 122,640      | (81,760)          | end of 2   |      |
| end of 3        | 75        | 2,185,454 | 0                | 50,015    | 0                             | 41,779               | 41,779  | 125,338      | (83,559)          | end of 3   |      |
| end of 4        | 76        | 2,251,018 | 0                | 50,020    | 0                             | 42,699               | 42,699  | 128,096      | (85,397)          | end of 4   |      |
| end of 5        | 77        | 2,318,548 | 0                | 50,025    | 0                             | 43,638               | 43,638  | 130,914      | (87,276)          | end of 5   |      |
| end of 6        | 78        | 2,388,104 | 0                | 50,030    | 0                             | 44,596               | 44,598  | 133,794      | (89,196)          | end of 6   |      |
| end of 7        | 79        | 2,459,747 | 0                | 50,035    | 0                             | 45,579               | 45,579  | 136,737      | (91,158)          | end of 7   |      |
| end of 8        | 80        | 2,533,540 | 0                | 50,040    | 0                             | 46,582               | 46,582  | 139,745      | (93,164)          | end of 8   |      |
| end of 9        | 81        | 2,609,546 | 0                | 50,045    | 0                             | 47,607               | 47,607  | 139,745      | (92,139)          | end of 9   |      |
| end of 10       | 82        | 2,687,832 | 0                | 50,050    | 0                             | 48,654               | 48,654  | 139,745      | (91,091)          | end of 10  |      |
| end of 11       | 83        | 2,768,467 | 0                | 50,055    | 0                             | 49,724               | 49,724  | 139,745      | (90,021)          | end of 11  |      |
| end of 12       | 84        | 2,851,521 | 0                | 50,060    | 0                             | 50,818               | 50,818  | 139,745      | (88,927)          | end of 12  |      |
| end of 13       | 85        | 2,937,066 | 0                | 50,065    | 0                             | 51,936               | 51,936  | 139,745      | (87,809)          | end of 13  |      |
| end of 14       | 86        | 3,025,178 | 0                | 50,070    | 0                             | 53,079               | 53,079  | 139,745      | (86,667)          | end of 14  |      |
| end of 15       | 87        | 3,115,934 | 0                | 50,075    | 0                             | 54,247               | 54,247  | 139,745      | (85,499)          | end of 15  |      |
| end of 16       | 88        | 3,209,412 | 0                | 50,080    | 0                             | 55,440               | 55,440  | 139,745      | (84,305)          | end of 16  |      |
| end of 17       | 89        | 3,305,694 | 0                | 50,085    | 0                             | 56,660               | 56,660  | 139,745      | (83,086)          | end of 17  |      |
| end of 18       | 90        | 3,404,864 | 0                | 50,090    | 0                             | 57,906               | 57,906  | 139,745      | (81,839)          | end of 18  |      |
| end of 19       | 91        | 3,507,010 | 0                | 50,095    | 0                             | 59,180               | 59,180  | 139,745      | (80,565)          | end of 19  |      |
| end of 20       | 92        | 3,612,220 | 0                | 50,100    | 0                             | 60,482               | 60,482  | 139,745      | (79,263)          | end of 20  |      |
|                 |           |           |                  |           | 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.

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

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

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**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

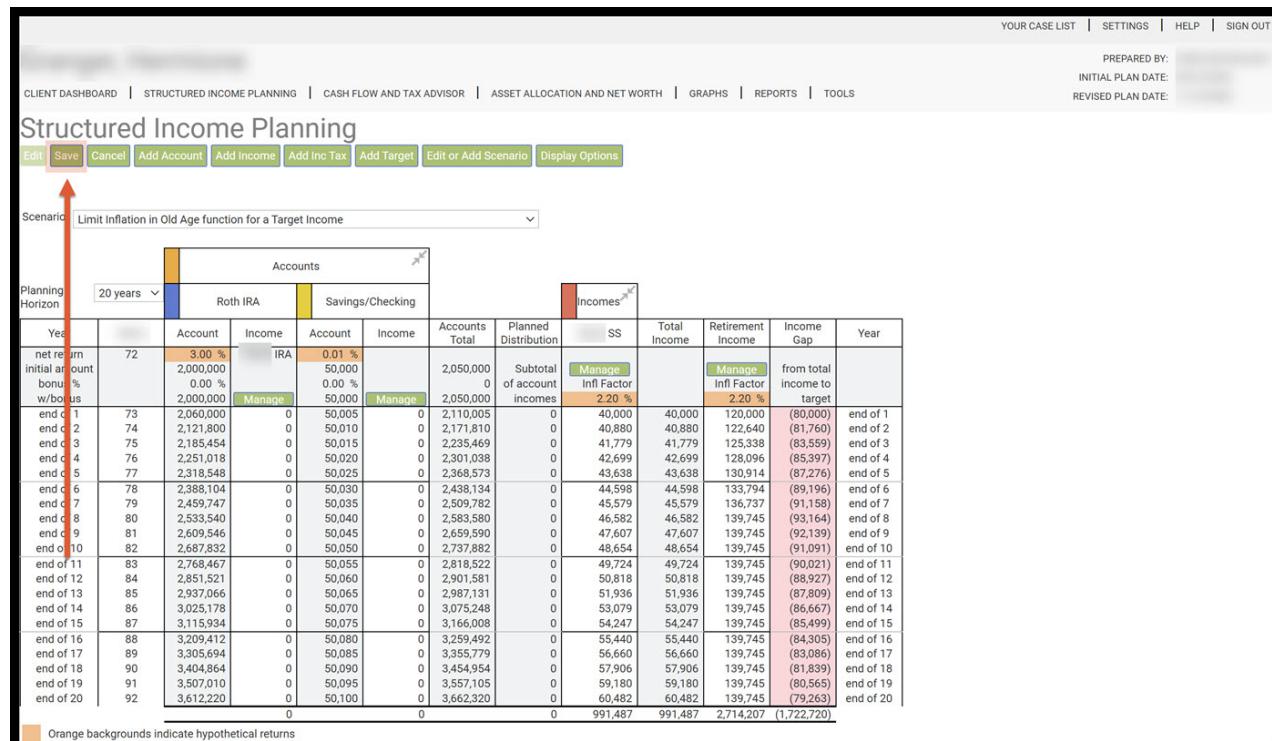
Planning Horizon: 20 years

Accounts

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

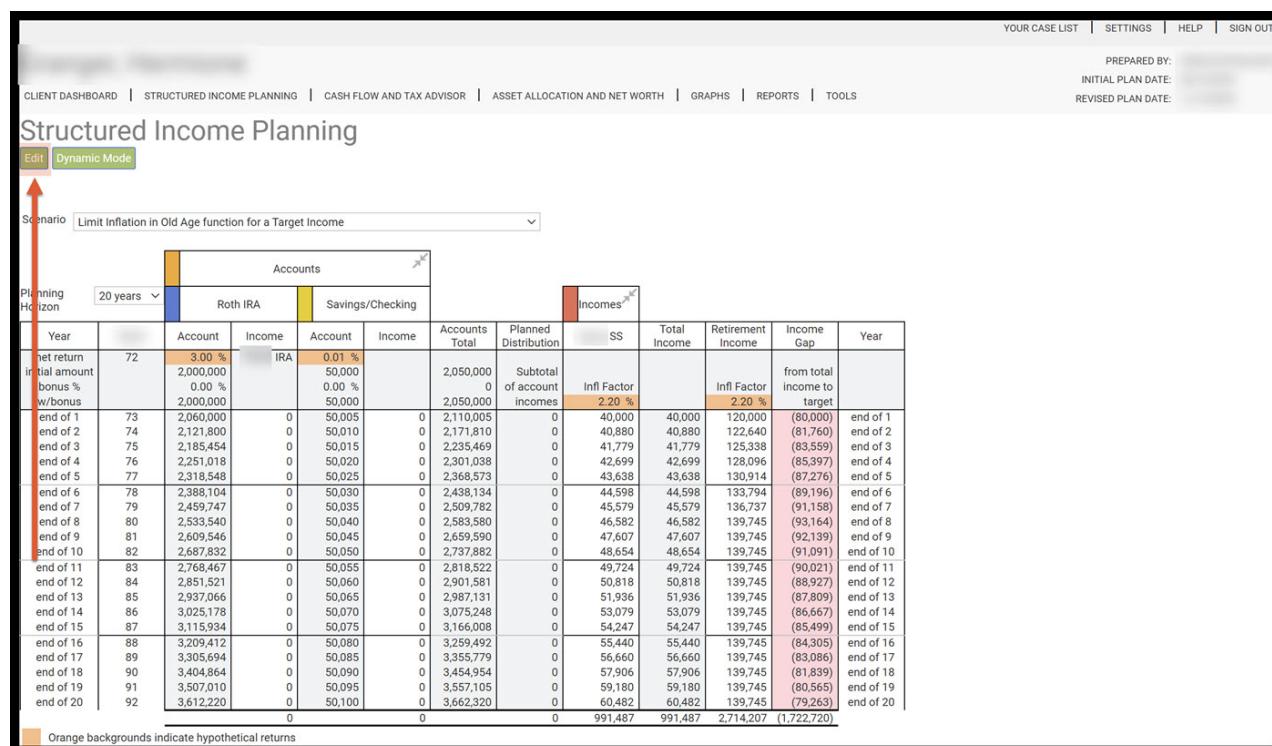
Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.



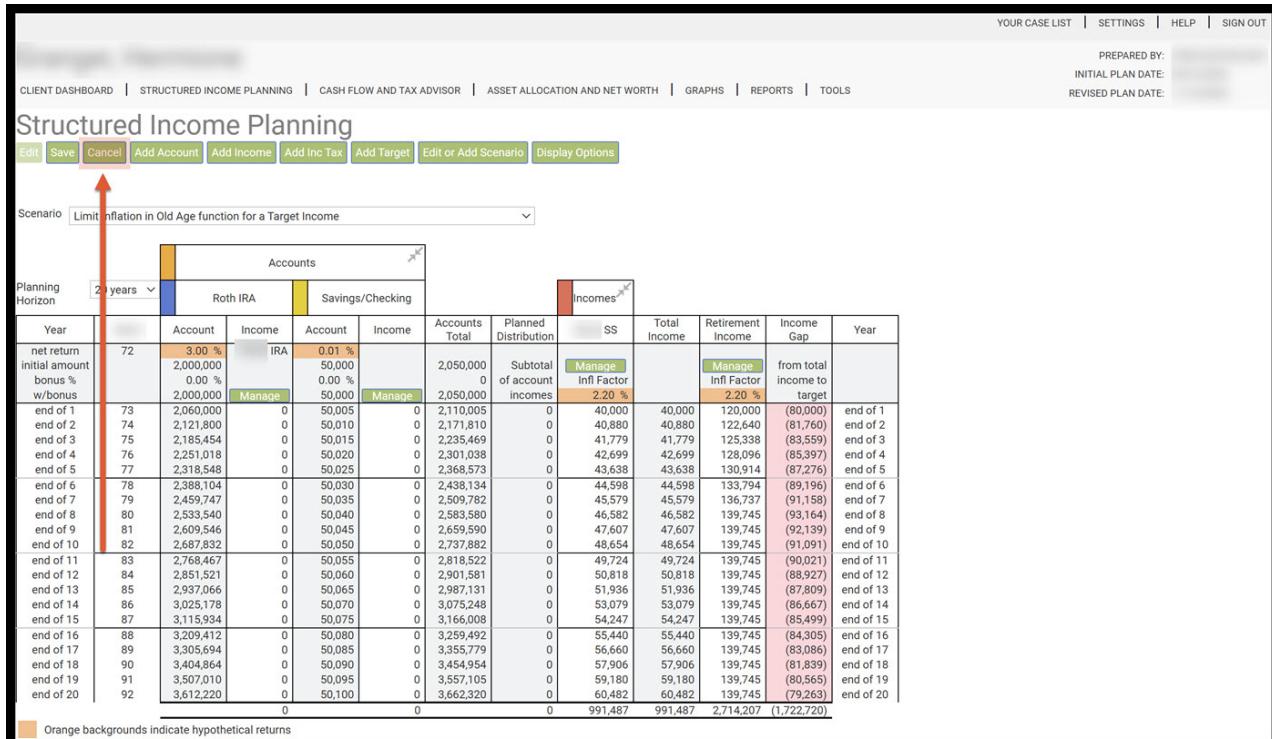
The screenshot shows the 'Structured Income Planning' section of the software. At the top, there are several buttons: 'Edit', 'Save' (highlighted with a red arrow), 'Cancel', 'Add Account', 'Add Income', 'Add Inc Tax', 'Add Target', 'Edit or Add Scenario', and 'Display Options'. Below these, a subheading 'Scenario' is followed by the text 'Limit Inflation in Old Age function for a Target Income'. The main area is a table titled 'Accounts' with a 'Planning Horizon' of '20 years'. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Retirement Income', 'Income Gap', and 'Year'. Rows show data from year 72 to 92, including initial amounts, contributions, and projected outcomes. A legend at the bottom indicates that orange backgrounds represent 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.



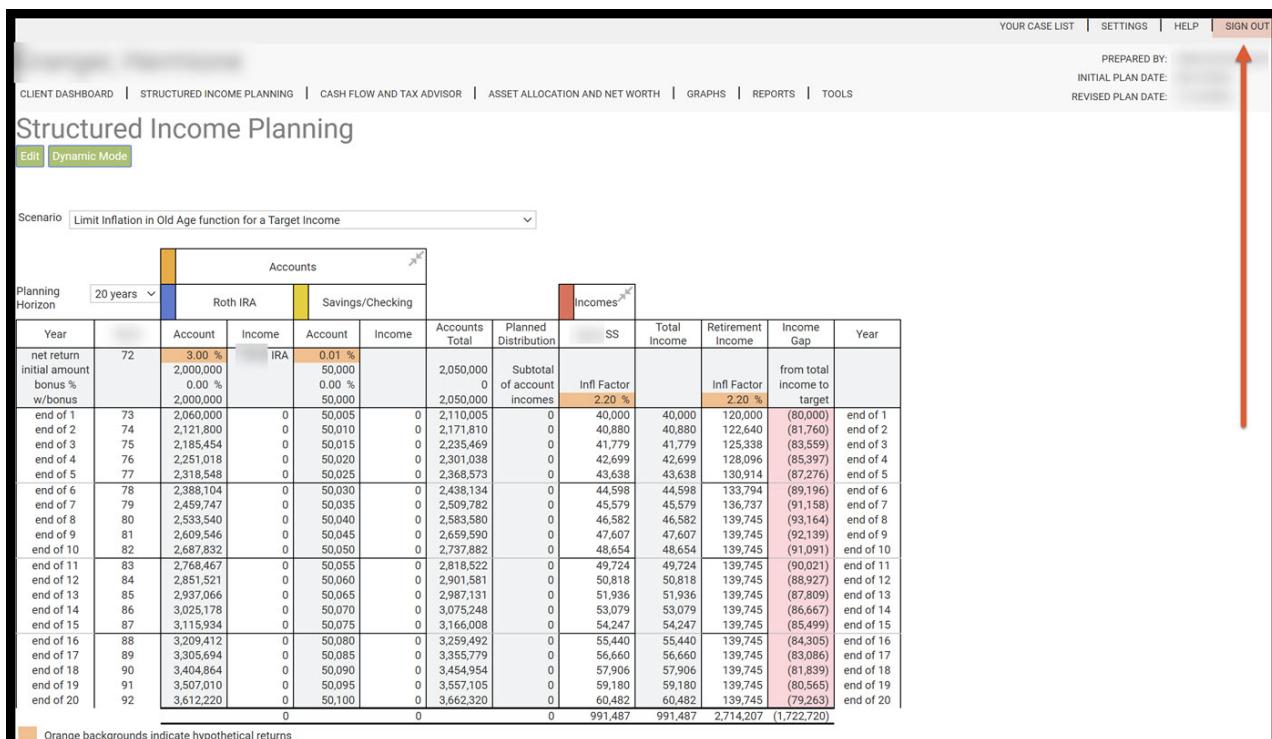
The screenshot shows the 'Structured Income Planning' section of the software. At the top, there are two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. Below these, a subheading 'Scenario' is followed by the text 'Limit Inflation in Old Age function for a Target Income'. The main area is a table titled 'Accounts' with a 'Planning Horizon' of '20 years'. The table has columns for 'Year', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Retirement Income', 'Income Gap', and 'Year'. Rows show data from year 72 to 92, including initial amounts, contributions, and projected outcomes. A legend at the bottom indicates that orange backgrounds represent 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.



The screenshot shows the 'Structured Income Planning' page. At the top, there are several buttons: 'Edit', 'Save', 'Cancel', 'Add Account', 'Add Income', 'Add Inc Tax', 'Add Target', 'Edit or Add Scenario', and 'Display Options'. The 'Cancel' button is highlighted with a red arrow. The main area is a table titled 'Accounts' with columns for 'Year', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Retirement Income', 'Income Gap', and 'Year'. The table data spans from year 72 to 92, showing various account balances and income projections. The 'Incomes' section is also visible. At the bottom, a note says '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.



The screenshot shows the 'Structured Income Planning' page. At the top, there are several buttons: 'Edit', 'Dynamic Mode', 'Save', 'Cancel', 'Add Account', 'Add Income', 'Add Inc Tax', 'Add Target', 'Edit or Add Scenario', and 'Display Options'. The 'SIGN OUT' button is highlighted with a red arrow. The main area is a table titled 'Accounts' with columns for 'Year', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', 'Retirement Income', 'Income Gap', and 'Year'. The table data spans from year 72 to 92, showing various account balances and income projections. The 'Incomes' section is also visible. At the bottom, a note says '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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