

Limit Inflation in Old Age function for a Target Income

11/22/2024 12:12 pm 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.

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

Planning Horizon: 20 years

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

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

Target name: Retirement Income

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

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

Target name: Retirement Income

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

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: 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	
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19	
20	
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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.

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: 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	
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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

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: Client 1 age Client 2 age

ADD ADJUSTMENT

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

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: Client 1 age Client 2 age

ADD ADJUSTMENT

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

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

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

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

Year	Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	72	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.20 %	from total income to target	
initial amount		2,000,000		50,000	2,050,000			40,000	120,000	(80,000)	end of 1
bonus %		0.00 %		0.00 %	0			40,880	122,640	(81,760)	end of 2
w/bonus		2,000,000	Manage	50,000	2,050,000			41,779	125,338	(83,559)	end of 3
end of 1	73	2,060,000	0	50,005	2,110,005	0	42,699	128,096	130,914	(87,276)	end of 4
end of 2	74	2,121,800	0	50,010	2,171,810	0	43,638	130,914	133,794	(89,196)	end of 5
end of 3	75	2,185,454	0	50,015	2,235,469	0	44,598	133,794	136,737	(91,158)	end of 6
end of 4	76	2,251,018	0	50,020	2,301,038	0	45,579	136,737	139,745	(93,164)	end of 7
end of 5	77	2,318,548	0	50,025	2,368,573	0	46,582	139,745	142,800	(95,200)	end of 8
end of 6	78	2,388,104	0	50,030	2,438,134	0	47,607	142,800	145,914	(97,263)	end of 9
end of 7	79	2,459,747	0	50,035	2,509,782	0	48,654	145,914	149,091	(99,091)	end of 10
end of 8	80	2,533,540	0	50,040	2,583,580	0	49,724	149,091	152,338	(101,021)	end of 11
end of 9	81	2,609,546	0	50,045	2,659,590	0	50,818	152,338	155,654	(103,000)	end of 12
end of 10	82	2,687,832	0	50,050	2,737,882	0	51,936	155,654	159,036	(105,036)	end of 13
end of 11	83	2,768,467	0	50,055	2,818,522	0	53,079	159,036	162,486	(107,110)	end of 14
end of 12	84	2,851,521	0	50,060	2,901,581	0	54,247	162,486	166,000	(109,233)	end of 15
end of 13	85	2,937,066	0	50,065	2,987,131	0	55,440	166,000	169,600	(111,400)	end of 16
end of 14	86	3,025,178	0	50,070	3,075,248	0	56,660	169,600	173,280	(113,620)	end of 17
end of 15	87	3,115,934	0	50,075	3,166,008	0	57,906	173,280	177,036	(115,896)	end of 18
end of 16	88	3,209,412	0	50,080	3,259,492	0	59,180	177,036	180,864	(118,216)	end of 19
end of 17	89	3,305,694	0	50,085	3,355,779	0	60,482	180,864	184,776	(120,576)	end of 20
end of 18	90	3,404,864	0	50,090	3,454,954	0	991,487	2,714,207	1,722,720		
end of 19	91	3,507,010	0	50,095	3,557,105	0					
end of 20	92	3,612,220	0	50,100	3,662,320	0					
		0	0	0	0	0					

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

Year	Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	72	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.20 %	from total income to target	
initial amount		2,000,000		50,000	2,050,000			40,000	120,000	(80,000)	end of 1
bonus %		0.00 %		0.00 %	0			40,880	122,640	(81,760)	end of 2
w/bonus		2,000,000	Manage	50,000	2,050,000			41,779	125,338	(83,559)	end of 3
end of 1	73	2,060,000	0	50,005	2,110,005	0	42,699	128,096	130,914	(87,276)	end of 4
end of 2	74	2,121,800	0	50,010	2,171,810	0	43,638	130,914	133,794	(89,196)	end of 5
end of 3	75	2,185,454	0	50,015	2,235,469	0	44,598	133,794	136,737	(91,158)	end of 6
end of 4	76	2,251,018	0	50,020	2,301,038	0	45,579	136,737	139,745	(93,164)	end of 7
end of 5	77	2,318,548	0	50,025	2,368,573	0	46,582	139,745	142,800	(95,200)	end of 8
end of 6	78	2,388,104	0	50,030	2,438,134	0	47,607	142,800	145,914	(97,263)	end of 9
end of 7	79	2,459,747	0	50,035	2,509,782	0	48,654	145,914	149,091	(99,091)	end of 10
end of 8	80	2,533,540	0	50,040	2,583,580	0	49,724	149,091	152,338	(101,021)	end of 11
end of 9	81	2,609,546	0	50,045	2,659,590	0	50,818	152,338	155,654	(103,000)	end of 12
end of 10	82	2,687,832	0	50,050	2,737,882	0	51,936	155,654	159,036	(105,036)	end of 13
end of 11	83	2,768,467	0	50,055	2,818,522	0	53,079	159,036	162,486	(107,110)	end of 14
end of 12	84	2,851,521	0	50,060	2,901,581	0	54,247	162,486	166,000	(109,233)	end of 15
end of 13	85	2,937,066	0	50,065	2,987,131	0	55,440	166,000	169,600	(111,400)	end of 16
end of 14	86	3,025,178	0	50,070	3,075,248	0	56,660	169,600	173,280	(113,620)	end of 17
end of 15	87	3,115,934	0	50,075	3,166,008	0	57,906	173,280	177,036	(115,896)	end of 18
end of 16	88	3,209,412	0	50,080	3,259,492	0	59,180	177,036	180,864	(118,216)	end of 19
end of 17	89	3,305,694	0	50,085	3,355,779	0	60,482	180,864	184,776	(120,576)	end of 20
end of 18	90	3,404,864	0	50,090	3,454,954	0	991,487	2,714,207	1,722,720		
end of 19	91	3,507,010	0	50,095	3,557,105	0					
end of 20	92	3,612,220	0	50,100	3,662,320	0					
		0	0	0	0	0					

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

Year	Accounts				Accounts Total	Planned Distribution	SS		Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income			SS	Infl Factor				
net return	72	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Manage	2.20 %	40,000	120,000	from total income to target	
initial amount		2,000,000		50,000	2,050,000		Manage	2.20 %				
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20	
		0		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

Year	Accounts				Accounts Total	Planned Distribution	SS		Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income			SS	Infl Factor				
net return	72	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Manage	2.20 %	40,000	120,000	from total income to target	
initial amount		2,000,000		50,000	2,050,000		Manage	2.20 %				
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	3,662,320	0	60,482	60,482	139,745	(79,263)	end of 20	
		0		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: [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: 2 years

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

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

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes			Year
	Account	Income	Account	Income			SS	Total Income	Retirement Income	
net return	72	3.00 %	IRA	0.01 %	2,050,000		Manage	Manage		
initial amount		2,000,000		50,000	2,050,000	Subtotal of account incomes	Infl Factor	Infl Factor	from total income to target	
bonus % w/bonus		2,000,000	Manage	50,000	2,050,000		2.20 %	2.20 %		
end of 1	73	2,060,000	0	50,005	2,110,005	0	40,000	40,000	120,000	(80,000)
end of 2	74	2,121,800	0	50,010	2,171,810	0	40,880	40,880	122,640	(81,760)
end of 3	75	2,185,454	0	50,015	2,235,469	0	41,779	41,779	125,338	(83,559)
end of 4	76	2,251,018	0	50,020	2,301,038	0	42,699	42,699	128,096	(85,397)
end of 5	77	2,318,548	0	50,025	2,368,573	0	43,638	43,638	130,914	(87,276)
end of 6	78	2,388,104	0	50,030	2,438,134	0	44,598	44,598	133,794	(89,196)
end of 7	79	2,459,747	0	50,035	2,509,782	0	45,579	45,579	136,737	(91,158)
end of 8	80	2,533,540	0	50,040	2,583,580	0	46,582	46,582	139,745	(93,164)
end of 9	81	2,609,546	0	50,045	2,659,590	0	47,607	47,607	139,745	(92,139)
end of 10	82	2,687,832	0	50,050	2,737,882	0	48,654	48,654	139,745	(91,091)
end of 11	83	2,768,467	0	50,055	2,818,522	0	49,724	49,724	139,745	(90,021)
end of 12	84	2,851,521	0	50,060	2,901,581	0	50,818	50,818	139,745	(88,927)
end of 13	85	2,937,066	0	50,065	2,987,131	0	51,936	51,936	139,745	(87,809)
end of 14	86	3,025,178	0	50,070	3,075,248	0	53,079	53,079	139,745	(86,667)
end of 15	87	3,115,934	0	50,075	3,166,008	0	54,247	54,247	139,745	(85,499)
end of 16	88	3,209,412	0	50,080	3,259,492	0	55,440	55,440	139,745	(84,305)
end of 17	89	3,305,694	0	50,085	3,355,779	0	56,660	56,660	139,745	(83,086)
end of 18	90	3,404,864	0	50,090	3,454,954	0	57,906	57,906	139,745	(81,839)
end of 19	91	3,507,010	0	50,095	3,557,105	0	59,180	59,180	139,745	(80,565)
end of 20	92	3,612,220	0	50,100	3,662,320	0	60,482	60,482	139,745	(79,263)
			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: +1-888-449-6917 or support@planscout.com.
