

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

Structured Income Planning

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

Scenario: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income					
net return	70	3.00 %	IRA	0.01 %	2,050,000	0	2,050,000		
initial amount		2,000,000		50,000	2,050,000	0	2,050,000		
bonus %		0.00 %		0.00 %	0	0	0		
w/bonus		2,000,000	Manage	50,000	2,050,000	0	2,050,000		
end of 1	71	2,060,000		50,005	2,110,005	0	2,110,005	28,282	end of 1
end of 2	72	2,121,800		50,010	2,171,810	0	2,171,810	28,904	end of 2
end of 3	73	2,185,454		50,015	2,235,469	0	2,235,469	29,540	end of 3
end of 4	74	2,251,018		50,020	2,301,038	0	2,301,038	30,190	end of 4
end of 5	75	2,318,548		50,025	2,368,573	0	2,368,573	30,854	end of 5
end of 6	76	2,388,104		50,030	2,438,134	0	2,438,134	31,533	end of 6
end of 7	77	2,459,747		50,035	2,509,782	0	2,509,782	32,227	end of 7
end of 8	78	2,533,540		50,040	2,583,580	0	2,583,580	32,936	end of 8
end of 9	79	2,609,546		50,045	2,659,590	0	2,659,590	33,660	end of 9
end of 10	80	2,687,832		50,050	2,737,882	0	2,737,882	34,401	end of 10
end of 11	81	2,768,467		50,055	2,818,522	0	2,818,522	35,158	end of 11
end of 12	82	2,851,521		50,060	2,901,581	0	2,901,581	35,931	end of 12
end of 13	83	2,937,066		50,065	2,987,131	0	2,987,131	36,722	end of 13
end of 14	84	3,025,178		50,070	3,075,248	0	3,075,248	37,529	end of 14
end of 15	85	3,115,934		50,075	3,166,008	0	3,166,008	38,355	end of 15
end of 16	86	3,209,412		50,080	3,259,492	0	3,259,492	39,199	end of 16
end of 17	87	3,305,694		50,085	3,355,779	0	3,355,779	40,061	end of 17
end of 18	88	3,404,864		50,090	3,454,954	0	3,454,954	40,943	end of 18
end of 19	89	3,507,010		50,095	3,557,105	0	3,557,105	41,843	end of 19
end of 20	90	3,612,220		50,100	3,662,320	0	3,662,320	42,764	end of 20
		0		0	0	0	0	701,031	701,031

Orange backgrounds indicate hypothetical returns

Step 3: Target Name: Enter in Target Name.

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Manage Target

Save Cancel

Target name: Target Income

First year target income: [Input field]

Inflation rate: 0.0 %

Target description: [Input field]

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	<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.

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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: 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	
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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: \$100,000

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	
2	
3	
4	
5	
6	
7	
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9	
10	
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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

Target name: Retirement Income

First year target income: \$100,000

Inflation rate: 2.2 %

Target description: ←

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Target name: Retirement Income

First year target income: \$100,000

Inflation rate: 2.2 %

Target description: Retirement Income

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

ADD ADJUSTMENT

Year	Target adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

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

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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: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes			Year
	Account	Income	Account	Income			SS	Total Income	Retirement Income	
net return	3.00 %		IRA	0.01 %	2,050,000		Manage		Manage	
initial amount	2,000,000		50,000	0.00 %	0	Subtotal of account incomes	Infl Factor	Infl Factor	from total income to target	
bonus % w/bonus	2,000,000	Manage	50,000	Manage	2,050,000		2.20 %	2.20 %		
end of 1	71	2,060,000	0	50,005	0	2,110,005	28,282	28,282	100,000	(71,718)
end of 2	72	2,121,800	0	50,010	0	2,171,810	28,904	28,904	102,200	(73,296)
end of 3	73	2,185,454	0	50,015	0	2,235,469	29,540	29,540	104,448	(74,908)
end of 4	74	2,251,018	0	50,020	0	2,301,038	30,190	30,190	106,746	(76,556)
end of 5	75	2,318,548	0	50,025	0	2,368,573	30,854	30,854	109,095	(78,241)
end of 6	76	2,388,104	0	50,030	0	2,438,134	31,533	31,533	111,495	(79,962)
end of 7	77	2,459,747	0	50,035	0	2,509,782	32,227	32,227	113,948	(81,721)
end of 8	78	2,533,540	0	50,040	0	2,583,580	32,936	32,936	116,454	(83,519)
end of 9	79	2,609,546	0	50,045	0	2,659,590	33,660	33,660	119,016	(85,356)
end of 10	80	2,687,832	0	50,050	0	2,737,882	34,401	34,401	121,635	(87,234)
end of 11	81	2,768,467	0	50,055	0	2,818,522	35,158	35,158	124,311	(89,163)
end of 12	82	2,851,521	0	50,060	0	2,901,581	35,931	35,931	127,046	(91,115)
end of 13	83	2,937,066	0	50,065	0	2,987,131	36,722	36,722	129,841	(93,119)
end of 14	84	3,025,178	0	50,070	0	3,075,248	37,529	37,529	132,697	(95,168)
end of 15	85	3,115,934	0	50,075	0	3,166,008	38,355	38,355	135,616	(97,261)
end of 16	86	3,209,412	0	50,080	0	3,259,492	39,199	39,199	138,600	(99,401)
end of 17	87	3,305,694	0	50,085	0	3,355,779	40,061	40,061	141,649	(101,588)
end of 18	88	3,404,864	0	50,090	0	3,454,954	40,943	40,943	144,765	(103,823)
end of 19	89	3,507,010	0	50,095	0	3,557,105	41,843	41,843	147,950	(106,107)
end of 20	90	3,612,220	0	50,100	0	3,662,320	42,764	42,764	151,205	(108,441)
		0	0	0	0	0	701,031	701,031	2,478,718	(1,777,687)

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

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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: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes			Year
	Account	Income	Account	Income			SS	Total Income	Retirement Income	
net return	3.00 %		IRA	0.01 %	2,050,000		Manage		Manage	
initial amount	2,000,000		50,000	0.00 %	0	Subtotal of account incomes	Infl Factor	Infl Factor	from total income to target	
bonus % w/bonus	2,000,000	Manage	50,000	Manage	2,050,000		2.20 %	2.20 %		
end of 1	71	2,060,000	0	50,005	0	2,110,005	28,282	28,282	100,000	(71,718)
end of 2	72	2,121,800	0	50,010	0	2,171,810	28,904	28,904	102,200	(73,296)
end of 3	73	2,185,454	0	50,015	0	2,235,469	29,540	29,540	104,448	(74,908)
end of 4	74	2,251,018	0	50,020	0	2,301,038	30,190	30,190	106,746	(76,556)
end of 5	75	2,318,548	0	50,025	0	2,368,573	30,854	30,854	109,095	(78,241)
end of 6	76	2,388,104	0	50,030	0	2,438,134	31,533	31,533	111,495	(79,962)
end of 7	77	2,459,747	0	50,035	0	2,509,782	32,227	32,227	113,948	(81,721)
end of 8	78	2,533,540	0	50,040	0	2,583,580	32,936	32,936	116,454	(83,519)
end of 9	79	2,609,546	0	50,045	0	2,659,590	33,660	33,660	119,016	(85,356)
end of 10	80	2,687,832	0	50,050	0	2,737,882	34,401	34,401	121,635	(87,234)
end of 11	81	2,768,467	0	50,055	0	2,818,522	35,158	35,158	124,311	(89,163)
end of 12	82	2,851,521	0	50,060	0	2,901,581	35,931	35,931	127,046	(91,115)
end of 13	83	2,937,066	0	50,065	0	2,987,131	36,722	36,722	129,841	(93,119)
end of 14	84	3,025,178	0	50,070	0	3,075,248	37,529	37,529	132,697	(95,168)
end of 15	85	3,115,934	0	50,075	0	3,166,008	38,355	38,355	135,616	(97,261)
end of 16	86	3,209,412	0	50,080	0	3,259,492	39,199	39,199	138,600	(99,401)
end of 17	87	3,305,694	0	50,085	0	3,355,779	40,061	40,061	141,649	(101,588)
end of 18	88	3,404,864	0	50,090	0	3,454,954	40,943	40,943	144,765	(103,823)
end of 19	89	3,507,010	0	50,095	0	3,557,105	41,843	41,843	147,950	(106,107)
end of 20	90	3,612,220	0	50,100	0	3,662,320	42,764	42,764	151,205	(108,441)
		0	0	0	0	0	701,031	701,031	2,478,718	(1,777,687)

Orange backgrounds indicate hypothetical returns

Step 10: Manage: Click on the green Manage button within the Retirement Income column.

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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: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	70	3.00 %	IRA	0.01 %	2,050,000	0	28,282	28,282	100,000	(71,718)	end of 1
initial amount		2,000,000		50,000	2,050,000	0	28,904	28,904	102,200	(73,296)	end of 2
bonus % w/bonus		2,000,000		50,000	2,050,000	0	29,540	29,540	104,448	(74,908)	end of 3
end of 1	71	2,060,000	0	50,005	2,110,005	0	30,190	30,190	106,746	(76,556)	end of 4
end of 2	72	2,121,800	0	50,010	2,171,810	0	30,854	30,854	109,095	(78,241)	end of 5
end of 3	73	2,185,454	0	50,015	2,235,469	0	31,533	31,533	111,495	(79,962)	end of 6
end of 4	74	2,251,018	0	50,020	2,301,038	0	32,227	32,227	113,948	(81,721)	end of 7
end of 5	75	2,318,548	0	50,025	2,368,573	0	32,936	32,936	116,454	(83,519)	end of 8
end of 6	76	2,388,104	0	50,030	2,438,134	0	33,660	33,660	119,016	(85,356)	end of 9
end of 7	77	2,459,747	0	50,035	2,509,782	0	34,401	34,401	121,635	(87,234)	end of 10
end of 8	78	2,533,540	0	50,040	2,583,580	0	35,158	35,158	124,311	(89,153)	end of 11
end of 9	79	2,609,546	0	50,045	2,659,590	0	35,931	35,931	127,046	(91,115)	end of 12
end of 10	80	2,687,852	0	50,050	2,737,852	0	36,722	36,722	129,841	(93,119)	end of 13
end of 11	81	2,768,467	0	50,055	2,818,522	0	37,529	37,529	132,697	(95,168)	end of 14
end of 12	82	2,851,521	0	50,060	2,901,581	0	38,355	38,355	135,616	(97,261)	end of 15
end of 13	83	2,937,066	0	50,065	2,987,131	0	39,199	39,199	138,600	(99,401)	end of 16
end of 14	84	3,025,178	0	50,070	3,075,248	0	40,061	40,061	141,649	(101,588)	end of 17
end of 15	85	3,115,934	0	50,075	3,166,008	0	40,943	40,943	144,765	(103,823)	end of 18
end of 16	86	3,209,412	0	50,080	3,259,492	0	41,843	41,843	147,950	(106,107)	end of 19
end of 17	87	3,305,694	0	50,085	3,355,779	0	42,764	42,764	151,205	(108,441)	end of 20
end of 18	88	3,404,864	0	50,090	3,454,954	0					
end of 19	89	3,507,010	0	50,095	3,557,105	0					
end of 20	90	3,612,220	0	50,100	3,662,320	0					
		0		0	0		701,031	701,031	2,478,718	(1,777,687)	

Orange backgrounds indicate hypothetical returns

Step 11: Add Adjustment Text Box: Type in numeric number for the Target Income Adjustment. SIPS recognizes the dollar mark and commas.

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Manage Target

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
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24	

Orange backgrounds indicate hypothetical returns

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

Step 12: Year: Click on the year text box you would like the Target Income Adjustment to start.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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: \$80,000

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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21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

Step 13: Pick Years: Click on the green Pick Years button.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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: \$80,000

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	
2	
3	
4	
5	80,000
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 14: Clicking: After clicking on the Pick year(s) button, the number that was entered into the Add Adjustment Text Box should automatically appear in the Target Adjustment column.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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

80,000

Orange backgrounds indicate hypothetical returns

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

Step 15: Repeat: Repeat steps 11 through 14 if you would like to add another Target adjustment.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

80,000

72,000

57,600

Orange backgrounds indicate hypothetical returns

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

Step 16: Save: Click on the green Save button underneath the Manage Target subheading.

Manage Target

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Save Cancel

Target name: Retirement Income

First year target income: \$100,000

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
1	
2	
3	
4	
5	80,000
6	
7	
8	
9	
10	72,000
11	
12	
13	
14	
15	57,600
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 17: Structured Income Plan: The Retirement Income column should reflect the target adjustment numbers.

Structured Income Planning

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

Scenario: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts		Incomes		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Roth IRA	Savings/Checking	IRA	Income							
net return	3.00 %		0.01 %		2,050,000						
initial amount	2,000,000		50,000		2,050,000						
bonus % w/bonus	0.00 %		0.00 %		0						
end of 1	2,060,000		50,005		2,110,005		28,282	28,282	100,000	(71,718)	end of 1
end of 2	2,121,800		50,010		2,171,810		28,904	28,904	102,200	(73,296)	end of 2
end of 3	2,185,454		50,015		2,235,469		29,540	29,540	104,448	(74,908)	end of 3
end of 4	2,251,018		50,020		2,301,038		30,190	30,190	106,746	(76,556)	end of 4
end of 5	2,318,548		50,025		2,368,573		30,854	30,854	80,000	(49,146)	end of 5
end of 6	2,388,104		50,030		2,438,134		31,533	31,533	81,760	(50,227)	end of 6
end of 7	2,459,747		50,035		2,509,782		32,227	32,227	83,559	(51,332)	end of 7
end of 8	2,533,540		50,040		2,583,580		32,936	32,936	85,397	(52,461)	end of 8
end of 9	2,609,546		50,045		2,659,590		33,660	33,660	87,276	(53,616)	end of 9
end of 10	2,687,832		50,050		2,737,882		34,401	34,401	72,000	(37,599)	end of 10
end of 11	2,768,467		50,055		2,818,522		35,158	35,158	73,584	(38,426)	end of 11
end of 12	2,851,521		50,060		2,901,581		35,931	35,931	75,203	(39,272)	end of 12
end of 13	2,937,066		50,065		2,987,131		36,722	36,722	76,857	(40,136)	end of 13
end of 14	3,025,178		50,070		3,075,248		37,529	37,529	78,548	(41,019)	end of 14
end of 15	3,115,934		50,075		3,166,008		38,355	38,355	57,600	(19,245)	end of 15
end of 16	3,209,412		50,080		3,259,492		39,199	39,199	58,867	(19,668)	end of 16
end of 17	3,305,694		50,085		3,355,779		40,061	40,061	60,162	(20,101)	end of 17
end of 18	3,404,864		50,090		3,454,954		40,943	40,943	61,486	(20,543)	end of 18
end of 19	3,507,010		50,095		3,557,105		41,843	41,843	62,839	(20,995)	end of 19
end of 20	3,612,220		50,100		3,662,320		42,764	42,764	64,221	(21,457)	end of 20
							701,031	701,031	1,572,753	(871,722)	

Orange backgrounds indicate hypothetical returns

Step 18: Manage: Click on the green Manage button within the accounts column.

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: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Roth IRA		Savings/Checking		Accounts Total	Planned Distribution	Incomes		Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income			SS	Manage Inff Factor				
net return	3.00 %	0.01 %			2,050,000		Manage	Manage				
initial amount	2,000,000	50,000			2,050,000	Subtotal of account incomes	2.20 %				from total income to target	
bonus % w/bonus	2,000,000	50,000			2,050,000							
end of 1	2,060,000	50,005	50,005	0	2,110,005			28,282	100,000	(71,718)	end of 1	
end of 2	2,121,800	50,010	50,010	0	2,171,810			28,904	102,200	(73,296)	end of 2	
end of 3	2,185,454	50,015	50,015	0	2,235,469			29,540	104,448	(74,908)	end of 3	
end of 4	2,251,018	50,020	50,020	0	2,301,038			30,190	106,746	(76,556)	end of 4	
end of 5	2,318,548	50,025	50,025	0	2,368,573			30,854	80,000	(49,146)	end of 5	
end of 6	2,388,104	50,030	50,030	0	2,438,134			31,533	81,760	(50,227)	end of 6	
end of 7	2,459,747	50,035	50,035	0	2,509,782			32,227	83,559	(51,332)	end of 7	
end of 8	2,533,540	50,040	50,040	0	2,583,580			32,936	85,397	(52,461)	end of 8	
end of 9	2,609,546	50,045	50,045	0	2,659,590			33,660	87,276	(53,616)	end of 9	
end of 10	2,687,832	50,050	50,050	0	2,737,882			34,401	72,000	(37,599)	end of 10	
end of 11	2,768,467	50,055	50,055	0	2,818,522			35,158	73,584	(38,426)	end of 11	
end of 12	2,851,521	50,060	50,060	0	2,901,581			35,931	75,203	(39,272)	end of 12	
end of 13	2,937,066	50,065	50,065	0	2,987,131			36,722	76,857	(40,136)	end of 13	
end of 14	3,025,178	50,070	50,070	0	3,075,248			37,529	78,548	(41,019)	end of 14	
end of 15	3,115,934	50,075	50,075	0	3,166,008			38,355	57,600	(19,245)	end of 15	
end of 16	3,209,412	50,080	50,080	0	3,259,492			39,199	58,867	(19,668)	end of 16	
end of 17	3,305,694	50,085	50,085	0	3,355,779			40,061	60,162	(20,101)	end of 17	
end of 18	3,404,864	50,090	50,090	0	3,454,954			40,943	61,486	(20,543)	end of 18	
end of 19	3,507,010	50,095	50,095	0	3,557,105			41,843	62,839	(20,995)	end of 19	
end of 20	3,612,220	50,100	50,100	0	3,662,320			42,764	64,221	(21,457)	end of 20	
								701,031	701,031	1,572,753	(871,722)	

Orange backgrounds indicate hypothetical returns

Step 19: Calculate Plan Withdrawals: Click on the radio button for Make-up income gap based on target income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: Roth IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [REDACTED]

Account type: IRA

Add an income rider: Based on: age Client's age Joint

Select income rider: [REDACTED]

Number of months of payout in first year: 12.0

Enter manual payout: [REDACTED]

Structured Income Type: Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain): 1.0 % Liquidate account (in so many years)

Withdrawals: Annual fixed withdrawal, Annual percentage withdrawal: 0.0 %, Required minimum distribution (RMD), Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account, Make-up total benef RMD from one account, Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME: Pick year(s), Start year for rest of plan, Start year for X years, Pick year(s) to remove, Remove year to end of plan, Reset all years

Income Data: Year, Income, Variable

Orange backgrounds indicate hypothetical returns

Note that entered values WILL NOT roll down to following years when blank

Step 20: Income Data: Within the Income data table click on the Year text box that you would like to start the year for the rest of the plan.

Manage Account | YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values

Account name: Roth IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: IRA

Add an income rider: Based on: age | Client2's age | Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider | Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain) 1.0% | Liquidate account (in so many years)

Withdrawals: Annual fixed withdrawal | Annual percentage withdrawal 0.0% | Required minimum distribution (RMD) | Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account | Make-up total benef RMD from one account | Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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 NOT roll down to following years when blank

Step 21: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.

Manage Account | YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Save | Cancel | View / Edit Income | View / Edit Death Benefit | View / Edit Actual Values

Account name: Roth IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0%

Bonus: 0.0%

Optional: Account description, Optional account company, Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account: Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner: [Redacted]

Account type: IRA

Add an income rider: Based on: age | Client2's age | Joint

Select income rider: [Dropdown]

Number of months of payout in first year: 12.0

Enter manual payout: [Input]

Request Additional Rider | Remove Income Rider

Structured Income Type

Income Riders: Start payout from income rider

Liquidate or annuitize: Annuitize (for years certain) 1.0% | Liquidate account (in so many years)

Withdrawals: Annual fixed withdrawal | Annual percentage withdrawal 0.0% | Required minimum distribution (RMD) | Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals: Make-up total owners RMD from one account | Make-up total benef RMD from one account | Make-up income gap based on target income

Annual Savings: Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

Year	Income	Variable
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 NOT roll down to following years when blank

Step 22: Clicking: After clicking on the Start Years for Rest of Plan button, the term "makeup" should automatically appear in the income column.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: Roth IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1	makeup	
2	makeup	
3	makeup	
4	makeup	
5	makeup	
6	makeup	
7	makeup	
8	makeup	
9	makeup	
10	makeup	
11	makeup	
12	makeup	
13	makeup	
14	makeup	
15	makeup	
16	makeup	
17	makeup	
18	makeup	
19	makeup	
20	makeup	
21	makeup	
22	makeup	
23	makeup	
24	makeup	

Note that entered values WILL NOT roll down to following years when blank

Step 23: Save: Click on the green button Save underneath the Manage Account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: Roth IRA

Initial account balance: \$2,000,000

Hypothetical return: 3.0 %

Bonus: 0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option: Tax Income Distributions (Qualified)

Add money later - deferred account

Years deferred: 0

Asset plan allocation: Moderate

Risk level: Moderate

Account owner

Account type: IRA

Add an income rider

Based on: age Client2's age Joint

Select income rider

Number of months of payout in first year: 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1	makeup	
2	makeup	
3	makeup	
4	makeup	
5	makeup	
6	makeup	
7	makeup	
8	makeup	
9	makeup	
10	makeup	
11	makeup	
12	makeup	
13	makeup	
14	makeup	
15	makeup	
16	makeup	
17	makeup	
18	makeup	
19	makeup	
20	makeup	
21	makeup	
22	makeup	
23	makeup	
24	makeup	

Note that entered values WILL NOT roll down to following years when blank

Step 24: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Scenario: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	70	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	50,000	2,050,000	71,718	28,282	100,000	100,000	0	end of 1
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0	2,024,645	28,904	102,200	102,200	0	end of 2
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	0	end of 1
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	0	end of 2
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	0	end of 3
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	0	end of 4
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	0	end of 5
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	0	end of 6
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	0	end of 7
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	0	end of 8
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	0	end of 9
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	0	end of 10
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	0	end of 11
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	0	end of 12
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	0	end of 13
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	0	end of 14
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	0	end of 15
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	0	end of 16
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	0	end of 17
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	0	end of 18
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	0	end of 19
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	0	end of 20
		871,722			0		871,722	701,031	1,572,753	1,572,753	0

Orange backgrounds indicate hypothetical returns

Step 25: Income Gap: If the column is clear and the numeric number is 0 this mean that the money withdrawn is equal to the target income.

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

PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:

Scenario: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	70	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	50,000	2,050,000	71,718	28,282	100,000	100,000	0	end of 1
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0	2,024,645	28,904	102,200	102,200	0	end of 2
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	0	end of 1
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	0	end of 2
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	0	end of 3
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	0	end of 4
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	0	end of 5
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	0	end of 6
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	0	end of 7
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	0	end of 8
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	0	end of 9
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	0	end of 10
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	0	end of 11
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	0	end of 12
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	0	end of 13
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	0	end of 14
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	0	end of 15
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	0	end of 16
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	0	end of 17
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	0	end of 18
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	0	end of 19
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	0	end of 20
		871,722			0		871,722	701,031	1,572,753	1,572,753	0

Orange backgrounds indicate hypothetical returns

Step 26: 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:

Planning Horizon:

Accounts: Roth IRA, Savings/Checking

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Infl Factor 2.20 %		Infl Factor 2.20 %	from total income to target	
initial amount		2,000,000		50,000	2,050,000						
bonus % w/bonus		0.00 %		0.00 %							
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	100,000	0 end of 1
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	102,200	0 end of 2
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	104,448	0 end of 3
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	106,746	0 end of 4
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	80,000	0 end of 5
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	81,760	0 end of 6
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	83,559	0 end of 7
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	85,397	0 end of 8
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	87,276	0 end of 9
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	72,000	0 end of 10
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	73,584	0 end of 11
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	75,203	0 end of 12
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	76,857	0 end of 13
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	78,548	0 end of 14
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	57,600	0 end of 15
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	58,867	0 end of 16
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	60,162	0 end of 17
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	61,486	0 end of 18
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	62,839	0 end of 19
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	64,221	0 end of 20
			871,722		0		871,722	701,031	1,572,753	1,572,753	0

Orange backgrounds indicate hypothetical returns

Step 27: Edit: If you need to make an edit to the structured income plan click on the green edit 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](#) [Dynamic Mode](#)

Scenario:

Planning Horizon:

Accounts: Roth IRA, Savings/Checking

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %	IRA	0.01 %	2,050,000	Subtotal of account incomes	Infl Factor 2.20 %		Infl Factor 2.20 %	from total income to target	
initial amount		2,000,000		50,000	2,050,000						
bonus % w/bonus		0.00 %		0.00 %							
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	100,000	0 end of 1
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	102,200	0 end of 2
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	104,448	0 end of 3
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	106,746	0 end of 4
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	80,000	0 end of 5
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	81,760	0 end of 6
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	83,559	0 end of 7
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	85,397	0 end of 8
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	87,276	0 end of 9
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	72,000	0 end of 10
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	73,584	0 end of 11
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	75,203	0 end of 12
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	76,857	0 end of 13
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	78,548	0 end of 14
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	57,600	0 end of 15
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	58,867	0 end of 16
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	60,162	0 end of 17
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	61,486	0 end of 18
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	62,839	0 end of 19
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	64,221	0 end of 20
			871,722		0		871,722	701,031	1,572,753	1,572,753	0

Orange backgrounds indicate hypothetical returns

Step 28: 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: Readjusting target income in older age using the target adjustment table

Planning Horizon: 2 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	70	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							
bonus % w/bonus		0.00 %		0.00 %							
		2,000,000	Manage	50,000	2,050,000						
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	100,000	0
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	102,200	0
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	104,448	0
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	106,746	0
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	80,000	0
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	81,760	0
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	83,559	0
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	85,397	0
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	87,276	0
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	72,000	0
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	73,584	0
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	75,203	0
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	76,857	0
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	78,548	0
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	57,600	0
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	58,867	0
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	60,162	0
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	61,486	0
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	62,839	0
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	64,221	0
			871,722		0		871,722	701,031	1,572,753	1,572,753	0

Orange backgrounds indicate hypothetical returns

Step 29: 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 Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Readjusting target income in older age using the target adjustment table

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income							
net return	70	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							
bonus % w/bonus		0.00 %		0.00 %							
		2,000,000	Manage	50,000	2,050,000						
end of 1	71	1,988,282	71,718	50,005	0	2,038,287	71,718	28,282	100,000	100,000	0
end of 2	72	1,974,635	73,296	50,010	0	2,024,645	73,296	28,904	102,200	102,200	0
end of 3	73	1,958,965	74,908	50,015	0	2,008,980	74,908	29,540	104,448	104,448	0
end of 4	74	1,941,178	76,556	50,020	0	1,991,198	76,556	30,190	106,746	106,746	0
end of 5	75	1,950,267	49,146	50,025	0	2,000,292	49,146	30,854	80,000	80,000	0
end of 6	76	1,958,548	50,227	50,030	0	2,008,578	50,227	31,533	81,760	81,760	0
end of 7	77	1,965,973	51,332	50,035	0	2,016,008	51,332	32,227	83,559	83,559	0
end of 8	78	1,972,490	52,461	50,040	0	2,022,530	52,461	32,936	85,397	85,397	0
end of 9	79	1,978,050	53,616	50,045	0	2,028,095	53,616	33,660	87,276	87,276	0
end of 10	80	1,999,792	37,599	50,050	0	2,049,842	37,599	34,401	72,000	72,000	0
end of 11	81	2,021,359	38,426	50,055	0	2,071,414	38,426	35,158	73,584	73,584	0
end of 12	82	2,042,728	39,272	50,060	0	2,092,788	39,272	35,931	75,203	75,203	0
end of 13	83	2,063,874	40,136	50,065	0	2,113,939	40,136	36,722	76,857	76,857	0
end of 14	84	2,084,772	41,019	50,070	0	2,134,842	41,019	37,529	78,548	78,548	0
end of 15	85	2,128,070	19,245	50,075	0	2,178,145	19,245	38,355	57,600	57,600	0
end of 16	86	2,172,244	19,668	50,080	0	2,222,324	19,668	39,199	58,867	58,867	0
end of 17	87	2,217,310	20,101	50,085	0	2,267,395	20,101	40,061	60,162	60,162	0
end of 18	88	2,263,286	20,543	50,090	0	2,313,376	20,543	40,943	61,486	61,486	0
end of 19	89	2,310,189	20,995	50,095	0	2,360,284	20,995	41,843	62,839	62,839	0
end of 20	90	2,358,037	21,457	50,100	0	2,408,137	21,457	42,764	64,221	64,221	0
			871,722		0		871,722	701,031	1,572,753	1,572,753	0

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
