Reaching the Target Income Goal Using the Make-Up Income Gap Based on Target Income Function

11/22/2024 11:28 am EST

The structured income planning page provides a method to address income gaps using specific accounts to achieve the target income level. Below is a step-by-step guideline on how to create a target income, and reach the income goal through the income gap function.

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

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Step 2: Add Target: Click on the green Add Target button underneath the Structured Income Planning sub heading.

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LIENT DASHBO	ARD STRU	UCTURED INCOM	ME PLANNING	CASH FLO	V AND TAX A	DVISOR	SSET ALLOCA	TION AND NET W	ORTH GR	APHS REF	PORTS TOOLS REVISED PLAN DATE
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enario Rea	ching the Targ	get Income Go	al Using The	Make-Up Incon	ne Gap Base	d on Target I	ncom ~				
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anning	20 years 🗸	Pot	h IRA	401	4			Incomes			
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net return	70	3.00 %	IRA	6.00 %	IRA						1
nitial amount		1,000,000		1,000,000	—	2,000,000	Subtotal	Manage			
bonus % w/bonus		0.00 %		0.00 %		0 2,000,000	of account incomes	Infl Factor 2.20 %			
end of 1	71	1,000,000	Manage 0	1,060,000	r anage 0	2,000,000	0	28,282	28,282	end of 1	-
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	end of 2	
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	end of 3	
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	end of 4	
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	end of 5	
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	end of 6	1
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	end of 7	
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	end of 8	
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	end of 9	
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	end of 10]
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	end of 11	
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	end of 12	
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	end of 13	
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	end of 14	
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	end of 15]
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	end of 16	
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	end of 17	
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	end of 18	
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	end of 19	
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	end of 20	1
			0		0		0	701,031	701,031		

Step 3: Target Name: Enter in Target Name.

				SIGN OUT
Manage Target				
Target name			Target Adjustments	
Target name	ADD ADJUSTMENT	Year	Target adjustment	*
First year target income		1		
Inflation rate 0.0 %	Pick year(s)	3		
Target description		5		
	Pick year(s) to remove	7		
Limit inflation in old age		8		
Age for limit Client 1 age Client 2 age	Reset all years	9		
		11		
		12		
		14		
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		18		
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		23		*
Orange backgrounds indicate hypothetical returns		4	to following years when blar	•

Step 4: Inflation Rate: Enter in the percentage amount.

			YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Target					
Target name	Retirement Income			Target Adjustments	
First year target income		ADD ADJUSTMENT	Year 1 2	Target adjustment	^
Inflation rate	0.0 %	Pick year(s)	3 4		
Target description		Pick year(s) to remove	5 6 7		
Limit inflation in old age			8		
Age for limit	O Client 1 age Client 2 age	Reset all years	9		
			11		
			13		
			14		
			15		
			17		
			18		
			19		
			21		
			22		
			23		-
			•) F
Orange backgrounds indicate hypothet	tical returns	Note that entered value	s WILL roll down to	o following years when blar	nk

Step 5: Target Description: Enter in a description.

				YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Target						
Target name	Retirement Income				Target Adjustments	
First year target income			ADD ADJUSTMENT	Year 1 2 3	Target adjustment	^
Inflation rate	2.5 %		Pick year(s)	4		
Target description		←	Pick year(s) to remove	5 6 7		
Limit inflation in old age Age for limit	O Client 1 age Client 2 age		Reset all years	8		
			Reset all years	10 11 12		
				13		- 1
				14 15		
				16 17		
				18		
				20		
				22		
				23		•
Orange backgrounds indicate hypothet	tical returns		Note that entered value	es WILL roll down	to following years when blar	nk

Step 6: Add Adjustment Text Box: Type in numeric number for the Target Income Adjustment. SIPS recognizes the dollar mark and commas.

			YOUR CASE LIS	ST SETTINGS HELP SIGN OUT
Manage Target				
Target name	Retirement Income			Target Adjustments
First year target income		UDA DDA	JSTMENT Year	Target adjustment
First year target income			2	
Inflation rate	2.5 %	Pick ye	ear(s) 3	
Target description	Retirement Income		6	
Limit inflation in old age	0	Pick year(s)) to remove 7	
Age for limit			8	
Age for limit	0 Client 1 age Client 2 ag	Reset al		
			11	
			12	
			13	
			15	
			16	
			17	
			18	
			19 20	
			21	
			22	
			23	
			4 24	• •
Orange backgrounds indicate hypothe	tical returns	Note th	at entered values WILL roll dow	n to following years when blank

Step 7: Year: Click on the year text box you would like the Target Income Adjustment to start.

			YC	UR CASE LIS	ST SETTINGS HELP SIG	GN OUT
Manage Target						
Target name	Retirement Income		- t		Target Adjustments	
	Retirement income	ADD ADJUSTMENT	Ē	Year	Target adjustment	
First year target income		\$100,000		1 2		
Inflation rate	2.5 %	Pick year(s)		3 4		
Target description	Retirement Income	Pick year(s) to remove		5		
Limit inflation in old age		Plot you(a) to remove		7		
Age for limit	O Client 1 age Client 2 age			9		
	0 Olient Page O Olient 2 age	Reset all years		10		
				11		
				12 13		
				14		
				15		
				16		
				17 18		
				19		
				20		
				21		
				22 23		
			0			-
Orange beekersunde indigete burgete	tical atuma		 Image: A mail of the second sec	LL coll down	n te felleuring verse urben block	- F:
Orange backgrounds indicate hypothe	rical returns	Note that entered	alues W	LE FOIL GOW	n to following years when blank	

Step 8: Pick Years: Click on the green Pick Years button.

			YOUR CASE LIST	SETTINGS HELP	SIGN OUT
Manage Target					
Target name	Retirement Income			Target Adjustments	
		D ADJUSTMENT	Year	Target adjustment	
First year target income		\$100,000	✓ 1 2		
Inflation rate	2.5 %	Pick year(s)	3		
Target description	Retirement Income Pick	year(s) to remove	5		
Limit inflation in old age	0		8		
Age for limit	Client 1 and Client 2 and	Reset all years	9		
		keset all years	10		
			11 12		
			13		
			14		
			15		
			17		
			18		
			19		
			20		
			21		
			23		
			~ 24		• •
Orange backgrounds indicate hypotheti	ical returns	Note that entered value	WILL roll down to	o following years when bla	nk

Step 9: 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				
Terretease				Target Adjustments
Target name	Retirement Income	ADD ADJUSTMENT	Year	Target adjustment
First year target income			0	Target adjustment
			2	
Inflation rate	2.5 %	Pick year(s)	4	
Target description	Retirement Income	1	5	
		Pick year(s) to remove	7	
Limit inflation in old age	0		8	
Age for limit	0 Client 1 age Client 2 age	Reset all years	9	
			11	
			12	
			13	
			15	
			16	
			17	
			19	
			20	
			21	
			23	
			4 24	×
Orange backgrounds indicate hypothet	ical returns	Note that entered v	alues WILL roll down t	to following years when blank

Step 10: Repeat: Repeat steps 11 through 14 if you would like to add another target adjustment.

		YOUR CASE LIS	T SETTINGS HELP SIGN OUT
Manage Target			
Target name	Retirement Income		Target Adjustments
	Action of the other	ADD ADJUSTMENT Year	Target adjustment
First year target income			100,000
Inflation rate	2.5 %	Pick year(s)	
		5	90,000
Target description	Retirement Income	Pick year(s) to remove	
Limit inflation in old age			
Age for limit	O Client 1 age Client 2 age	9	
		Reset all years 10	81,000
		13	
		14	72,900
		15	72,900
		17	
		18	
		20	65,610
		21	
		22	
		24	
Orange backgrounds indicate hypothet	tical returns	Note that entered values WILL roll dow	

Step 11: Save: Click on the green Save button underneath the Manage Target subheading.

			YOUR CASE LIST	SETTINGS HELP SIGN	OUT
Manage Target					
Ta get name	Retirement Income	ADD ADJUSTMENT		Target Adjustments	
Fir t year target income			Year 1 2 3	Target adjustment 100,000	Î
Inflation rate	2.5 %	Pick year(s)	4 5	90,000	
Lir it inflation in old age		Pick year(s) to remove	6 7 8		
Ag i for limit	Client 1 age Client 2 age	Reset all years	9 10 11	81,000	
L			12 13 14		
			15 16 17	72,900	
			18 19 20	65,610	
			21 22 23	00,010	
			4 24		×
Orange backgrounds indicate hypotheti	ical returns	Note that entered value	s WILL roll down t	o following years when blank	

Step 12: New Columns: Two new columns have appeared in the structured income plan: the target income and the income gap.

	euro I errou			Louger		nunera I		TION AND NET W				
CLIENT DASHBO	OARD STRU	UCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET W	ORTH GR	APHS RE	ORTS TO	IOLS
Struct	ured I	ncom	e Plar	nnina								
	Cancel Add A				dd Torret I	-14 4 10	cenario Disp	In Onting				
toit Save	Cancel Add /	ACCOUNT	a income A		add rarget	call of Add So	cenano Disp	lay Options				
cenario De	aching the Targ	net Income Go	al Lleing The	Make-Up Inco	me Can Base	d on Target I	ncom v					
Red	acting the rary	get income do	arosing me	wake-op mou	nie Gap base	a on raiger i	icom •					
			Acco	unts	~							
lanning lorizon	20 years 🗸	Rot	th IRA	40	01(k)			Incomes				
0112011	1					Accounts	Planned		Total	Retirement	Income	
Year		Account	Income	Account	Income	Total	Distribution	SS	Income	Income	Gap	Year
net return	70	3.00 %	IRA	6.00 %	IRA	0.000.000	Outratel			_	from total	
initial amount bonus %		1,000,000 0.00 %		1,000,000 0.00 %		2,000,000	Subtotal of account	Manage Infl Factor		Manage Infl Factor	from total income to	
w/bonus		1,000,000	Managa	1,000,000	Manage	2,000,000	incomes	2.20 %		2.50 %	target	
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	100,000	(71,718)	end of 1
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	102,500	(73,596)	end of 2
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	105,062	(75,522)	end of 3
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	107,689	(77,499)	end of 4
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	90,000	(59,146)	end of 5
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	92,250	(60,717)	end of 6
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	94,556	(62,330)	end of 7
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	96,920	(63,985)	end of 8
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	99,343	(65,683)	end of 9
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	81,000	(46,599)	end of 10
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	83,025	(47,867)	end of 11
end of 12	82 83	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	85,101	(49,170)	end of 12
end of 13 end of 14	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	87,228	(50,507)	end of 13
		1,512,589	0	2,260,902	0	3,773,492		37,529	37,529	89,409	(51,879)	end of 14
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	72,900	(34,545)	end of 15
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	74,722	(35,524)	end of 16
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	76,591	(36,529)	end of 17
	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	78,505	(37,563)	end of 18
end of 18		1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	80,468	(38,625)	end of 19
end of 19	89		0	0.007.100	0							
	89 90	1,806,110	0	3,207,132	0	5,013,242	0	42,764 701.031	42,764	65,610 1,762,880	(22,846) (1,061,849)	end of 20

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
											1				PREPARED BY:	
CLIENT DASHBO	DARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR A	SSET ALLOCA	TION AND NET W	ORTH GR	APHS REF	PORTS TO	OLS			VITIAL PLAN DATE: VISED PLAN DATE:	
Struct	ured Ir	ncom	e Plar	nina												
			d Income A		Add Target	Edit or Add Sc	enario Disp	lay Options								
Scenario Rea	ching the Targ	jet Income Go	al Using The	Make-Up Inco	ome Gap Base	d on Target I	ncom ~									
	1		Acco		×											
Planning			Acco	unts												
Horizon	20 years ∨	Rot	th IRA	40	01(k)			Incomes			•					
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement	Income Gap	Year]			
net return	70	3.00 %	IRA	6.00 %	IRA		0.1				(1			
initial amount bonus %		1,000,000		1,000,000 0.00 %		2,000,000	Subtotal of account	Manage Infl Factor		Manage Infl Factor	from total income to					
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000	incomes	2.20 %		2.50 %	target					
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	28,282	100,000	(71,718)	end of 1	1			
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	102,500	(73,596)	end of 2				
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	29,540	105,062	(75,522)	end of 3				
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	107,689	(77,499)	end of 4				
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	90,000	(59,146)	end of 5	ļ			
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	92,250	(60,717)	end of 6				
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	94,556	(62,330)	end of 7				
end of 8	78 79	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	96,920	(63,985)	end of 8				
end of 9	80	1,304,773	0	1,689,478	0	2,994,251 3,134,763	0	33,660	33,660	99,343	(65,683)	end of 9				
end of 10	81	1,343,916	0	1,790,847	0		0	34,401 35,158	34,401	81,000	(46,599)	end of 10	{			
end of 11 end of 12	81	1,384,233	0	1,898,298 2,012,195	0	3,282,531 3,437,956	0	35,158	35,158 35,931	83,025 85,101	(47,867) (49,170)	end of 11 end of 12				
end of 12	83	1,468,533	0	2,012,195	0	3,437,930	0	36,722	36,722	87,228	(50,507)	end of 13				
end of 14	84	1,408,533	0	2,132,927	0	3,773,492	0	37,529	37,529	89,409	(51,879)	end of 14				
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	72,900	(34,545)	end of 15				
end of 16	86	1.604.706	0	2,540,350	0	4,145,056	0	39,199	39,199	74,722	(35,524)	end of 16	1			
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	76,591	(36,529)	end of 17				
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	78,505	(37,563)	end of 18				
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	80,468	(38,625)	end of 19				
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	65,610	(22,846)	end of 20				
			0		0		0	701,031	701,031	1,762,880	(1,061,849)					
Orango b	ackgrounds inc	licate hypoth	atical returns													
orange b	ackgrounds inc	acate hypothi	encarretums													

Step 14: Retirement Income: The Retirement Income column should reflect the target adjustment numbers.

													YOUR CASE LIST SETTINGS H	HELP S
													PREPARED BY:	
													INITIAL PLAN DATE:	
CLIENT DASHBO	DARD STRU	JCTURED INCOM	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	SSET ALLOCA	TION AND NET W	ORTH GR	APHS REF	PORTS TO	OLS	REVISED PLAN DATE:	
Struct	ured Ir	ncom	e Plar	nina										
	Cancel Add A				dd Target	dit or Add Sc	enario Disr	lay Options						
	Juncer Mad A	Aut			ad raiger 1		Circino Torop	idy options		- I				
Scenario Rea	aching the Targ	jet Income Go	al Using The	Make-Up Inco	me Gap Base	d on Target I	ncom 🗸							
			Acco	unts	×					- I				
Planning	20 years ∨							_K		- L				
Horizon		Rot	h IRA	40	01(k)			Incomes						
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year		
net return	70	3.00 %	IRA	6.00 %	IRA									
initial amount		1,000,000		1,000,000		2,000,000	Subtotal	Manage		Mana e	from total			
bonus % w/bonus		0.00 %		0.00 %	Manage	0 2,000,000	of account incomes	Infl Factor 2.20 %		Infl Factor 2.50 %	income to target			
end of 1	71	1,030,000	Manage 0	1,060,000	Manage 0	2,000,000	0	28,282	28,282	100,000	(71,718)	end of 1		
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	102,500	(73,596)	end of 2		
end of 3	73	1.092.727	0	1,191,016	0	2.283,743	0	29,540	29,540	105,062	(75,522)	end of 3		
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	107,689	(77,499)	end of 4		
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	30,854	90,000	(59,146)	end of 5		
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	92,250	(60,717)	end of 6		
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	32,227	94,556	(62,330)	end of 7		
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	96,920	(63,985)	end of 8		
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	33,660	99,343	(65,683)	end of 9		
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	81,000	(46,599)	end of 10		
end of 11	81	1,384,233	0	1,898,298	0	3,282,531	0	35,158	35,158	83,025	(47,867)	end of 11		
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	85,101	(49,170)	end of 12		
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	36,722	87,228	(50,507)	end of 13		
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	89,409	(51,879)	end of 14		
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	38,355	72,900	(34,545)	end of 15		
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	74,722	(35,524)	end of 16		
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	40,061	76,591	(36,529)	end of 17		
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	78,505	(37,563)	end of 18		
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	41,843	80,468	(38,625)	end of 19		
	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	65,610	(22,846)	end of 20		
end of 20	90	1,000,110	0	ojaorijioa	0		0	701,031	701,031	1,762,880	(1,061,849)			

Step 15: Manage: Click on the green Manage button within the Accounts column that you would like the makeup target income to come from.

CLIENT DASHBO	ARD STR	UCTURED INCO	ME PL	NNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET W	ORTH GR	APHS REF	PORTS TO	OLS
Structu	ured l	ncom	οF	lar	nina								
Edit Save C	ancel Add /	Account Ad	d Inco	ne Ao	dd Inc Tax A	dd Target	Edit or Add So	enario Disp	olay Options				
Scenario Read	ching the Targ	get Income Go	oal Usi	g The I	Make-Up Inco	me Gap Base	d on Target l	ncom ∨					
						_1							
				Acco	unts	~							
	20 years 🗸	Po	th IRA		40	01(k)			Incomes				
Horizon		RO			40	(K)			incomes				
Year		Account	Inc	me	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Gap	Year
net return	70	3.00 %		IRA	6.00 %	IRA							
initial amount		1,000,000			1,000,000		2,000,000	Subtotal	Manage		Manage	from total	
bonus % w/bonus		0.00 %		age	0.00 %	Manage	0 2,000,000	of account incomes	Infl Factor 2.20 %		Infl Factor 2.50 %	income to	
end of 1	71	1,000,000	Man		1,060,000	Manage 0	2,000,000	0 Incomes	28,282	28.282	100,000	(71,718)	end of 1
end of 2	72	1,060,900		0	1,123,600	0	2,184,500	o o	28,904	28,904	102,500	(73,596)	end of 2
end of 3	73	1,092,727		0	1,191,016	0	2,283,743	0	29,540	29,540	105,062	(75,522)	end of 3
end of 4	74	1,125,509		0	1,262,477	0	2,387,986	0	30,190	30,190	107,689	(77,499)	end of 4
end of 5	75	1,159,274		0	1,338,225	0	2,497,499	0	30,854	30,854	90,000	(59,146)	end of 5
end of 6	76	1,194,052		0	1,418,519	0	2,612,571	0	31,533	31,533	92,250	(60,717)	end of 6
end of 7	77	1,229,874		0	1,503,630	0	2,733,504	0	32,227	32,227	94,556	(62,330)	end of 7
end of 8	78	1,266,770		0	1,593,848	0	2,860,617	0	32,936	32,936	96,920	(63,985)	end of 8
end of 9	79	1,304,773		0	1,689,478	0	2,994,251	0	33,660	33,660	99,343	(65,683)	end of 9
end of 10	80	1,343,916		0	1,790,847	0	3,134,763	0	34,401	34,401	81,000	(46,599)	end of 10
end of 11	81	1,384,233		0	1,898,298	0	3,282,531	0	35,158	35,158	83,025	(47,867)	end of 11
end of 12	82	1,425,760		0	2.012.195	0	3,437,956	0	35,931	35,931	85,101	(49,170)	end of 12
end of 13	83	1,468,533		0	2,132,927	0	3,601,460	0	36,722	36,722	87,228	(50,507)	end of 13
end of 14	84	1,512,589		0	2,260,902	0	3,773,492	0	37,529	37,529	89,409	(51,879)	end of 14
end of 15	85	1,557,967		0	2,396,556	0	3,954,523	0	38,355	38,355	72,900	(34,545)	end of 15
end of 16	86	1,604,706		0	2,540,350	0	4,145,056	0	39,199	39,199	74,722	(35,524)	end of 16
end of 17	87	1,652,847		0	2,692,770	0	4,345,618	0	40,061	40,061	76,591	(36,529)	end of 17
end of 18	88	1,702,432		0	2.854.336	0	4.556.769	o o	40,943	40,943	78,505	(37,563)	end of 18
	89	1,753,505		0	3,025,596	0	4,779,102	0	41,843	41,843	80,468	(38,625)	end of 19
end of 19		1,806,110		0	3,207,132	0	5,013,242	0	42,764	42,764	65,610	(22,846)	end of 20
end of 19 end of 20	90												
	90	1,000,110		0	.,	0		0	701,031	701,031	1,762,880	(1,061,849)	

Step 16: Calculate Plan Withdrawals: Click on the radio button for Make-up income gap based on target income.

					YOUR	CASE LIST SET	TINGS HELP	SIGN C
Manage Accour	1†							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Roth IRA	Structured Income Type				Income D	ata	
Initial account balance	\$1,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	*
Hypothetical return	3.0 %	Start payout norm income nuer	Pick year(s)	0	2			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan		5			
Account description Optional account company		Liquidate account (in so many years)	OR		7			
Other			Start year for X years		9			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10 11			
Add money later - deferred account		Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
Asset plan allocation	Moderate Sel	O Required minimum distribution (RMD)	Remove year to end of plan		14 15			
Disk land		 Beneficial IRA RMD (based on beneficiaries life) 			16			
Risk level	Moderate				17			
Account owner	~	Calculated Plan Withdrawals	Reset all years		18 19			
Account type	IRA ~	Make-up total owners RMD from one account			20			
Add an income rider		Make-up total benef RMD from one account			21			
Based on 💿 age 🔿 (Client2 's age 🔘 Joint				22 23			
Select income rider	~	Make-up income gap based on target income			23			-
Number of months of payout in first ye	ear 12.0							+
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove Ir	icome Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	red va	lues WILL	NOT roll down to f	following years v	vhen blank

Step 17: 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.

				1	YOU	R CASE LIST SETTI	NGS HELP	SIGN OUT
Manage Accoun	nt							
	View / Edit Death Benefit View / Edit Actual Values			L				
Account name				L				
Account name	Roth IRA	Structured Income Type	-	۲		Income Dat	1154	
Initial account balance	\$1,000,000	Income Riders O Start payout from income rider	ADD INCOME		Year 1	Income	Variable	-
Hypothetical return	3.0 %	G start payout non income inter	Pick year(s)		2			
Bonus	0.0 %		OR		3 4			
		Liquidate or annuitize		ŏ	5			
Optional		Annuitize (for years certain) 1.0 %	Start year for rest of plan OR		6			
Account description Optional account company		 Liquidate account (in so many years) 	OK		7			
Other			Start year for X years		8			
ourci					9 10			
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals			11			
Add money later - deferred account	-	Annual fixed withdrawal	Pick year(s) to remove		12			
Years deferred	0	Annual percentage withdrawal 0.0 %			13			
	0	 Required minimum distribution (RMD) 	2		14			
Asset plan allocation	Moderate Sel		Remove year to end of plan		15			
Risk level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16			
RISK IEVEI	Moderate				17			
Account owner	~		Reset all years		18			
Account time		Calculated Plan Withdrawals			19 20			
Account type Add an income rider	IRA ~	 Make-up total owners RMD from one account 			21			
And a start place of the start st	Client2 's age O Joint	 Make-up total benef RMD from one account 			22			
and the second	Silentz's age O Joint	 Make-up income gap based on target income 			23			
Select income rider	~			-	24			
Number of months of payout in first ye	12.0							
Enter manual payout		Annual Savings						
		O Annual fixed savings						
Request Additional Rider Remove In	come Rider							
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed va	lues WII	LL NOT roll down to fo	llowing years w	hen blank

Step 18: Start	Years for Rest of	Plan: Click on the green	button Start Years for Rest of Plan.

				YOUI	R CASE LIST SET	TINGS HELP	SIGN OUT
Managa Accourt	+						
Manage Accour							
Save Cancel View / Edit Income	View / Edit Death Benefit View / Edit Actual Values						
Account name Initial account balance	Roth IRA \$1,000,000	Structured Income Type Income Riders	ADD INCOME	Year	Income D	ata Variable	
(A) - 3)		 Start payout from income rider 					
Hypothetical return	3.0 %		Pick year(s)	3			
Bonus	0.0 %	Liquidate or annuitize	OR	4			
Optional Account description Optional account company		Liquidate or annuitize Too to the second (in so many years)	Start year for rest of plan OR	5 6 7 8			
Other			Start year for X years	9			
Tax calculation option Add money later - deferred account Years deferred Asset plan allocation Risk level Account owner	Tax Income Distributions (Qualified) v 0 Moderate Set	Withdrawals Annual fixed withdrawal Annual percentage withdrawal 0.0 Required minimum distribution (RMD) Beneficial IRA RMD (based on beneficiaries life)	Pick year(s) to remove Remove year to end of plan Reset all years	10 11 12 13 14 15 16 17 18			ł
		Calculated Plan Withdrawals		19			
Account type	IRA ~	 Make-up total owners RMD from one account 		20			
Add an income rider Based on age	Client2 's age O Joint	O Make-up total benef RMD from one account		22			
Select income rider		Make-up income gap based on target income		23			-
Number of months of payout in first ye	ear 12.0			4 24) ·
Enter manual payout	come Rider	Annual Savings Annual fixed savings					
Orange backgrounds indicate hyp	pothetical returns		Note that enter	ed values WIL	LL NOT roll down to	following years w	nen blank

Step 19: Clicking: After clicking on the Start Years for Rest of Plan button, the term "makeup" should automatically appear in the income column.

				Y	OUR CASE LIST	SETTINGS HEL	SIGN OU
Manage Accour	nt						
	View / Edit Death Benefit View / Edit Actual Values				_		
					_		
Account name	Roth IRA	Structured Income Type			Vince	me Data	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME	Year	Income	Variable	-
Hypothetical return	3.0 %	 Start payout from income rider 	Pick year(s)	2	makeup		
			OR	3	makeup		
Bonus	0.0 %	Liquidate or annuitize	10.044	4	makeup		
Optional		O Annuitize (for years certain) 1.0 %	Start year for rest of plan		makeup		
Account description		 Liquidate account (in so many years) 	OR	7	makeup		
Optional account company				8	makeup		
Other			Start year for X years	9	makeup		
Tax calculation option	Tax Income Distributions (Qualified)	Withdrawals	0	10	makeup		
Add money later - deferred account	-	Annual fixed withdrawal	Pick year(s) to remove	12	makeup		
Years deferred	0	Annual percentage withdrawal 0.0 %		13	makeup		
		Required minimum distribution (RMD)	10-10-10-10-10-10-10-10-10-10-10-10-10-1	14	makeup		
Asset plan allocation	Moderate Sel	 Beneficial IRA RMD (based on beneficiaries life) 	Remove year to end of plan	15	makeup		
Risk level	Moderate	 Delicitical flow flow (based of beneficialles file) 		16 17	makeup		
Account owner			Reset all years	18	makeup		
Account owner	~	Calculated Plan Withdrawals		19	makeup		
Account type	IRA ~	O Make-up total owners RMD from one account		20	makeup		
Add an income rider		 Make-up total benef RMD from one account 		21	makeup		
Based on 🔘 age 🔾	Client2 's age 🔘 Joint	 Make-up income gap based on target income 		23	makeup		
Select income rider	~	O make up moome gap based on target moome		24	makeun		*
Number of months of payout in first ye	ear 12.0		l	4			P
Enter manual payout		Annual Savings					
		Annual fixed savings					
Request Additional Rider Remove Ir	ncome Rider						
Orange backgrounds indicate hy	pothetical returns		Note that entered	ed values \	WILL NOT roll dov	n to following years	when blank

Step 20: Save: Click on the green button Save underneath the Manage Account subheading.

					YOUR CAS	E LIST SETTI	IGS HELP	SIGN OUT
Manage Accoun	1t							
	View / Edit Death Benefit View / Edit Actual Values							
Account name	Roth IRA	Structured Income Type				Income Dat	a	
Initial account balance	\$1,000,000	Income Riders	ADD INCOME			Income	Variable	*
12 C 1		 Start payout from income rider 			1			
Hypothetical return	3.0 %		Pick year(s)		3			
Bonus	0.0 %	Liquidate or annuitize	OR		4			
Or ional		Annuitize (for years certain)	Start year for rest of plan		5			
Account description			OR		6			
Optional account company		 Liquidate account (in so many years) 	2		8			
Dther			Start year for X years	ŏ	9			
Ta calculation option	Tax Income Distributions (Qualified)	Withdrawals	0		10			
	-	Annual fixed withdrawal	Pick year(s) to remove		11 12			
Act money later - deferred account Years deferred	0	Annual percentage withdrawal 0.0 %			13			
	0	Required minimum distribution (RMD)			14			
As set plan allocation	Moderate Sel		Remove year to end of plan		15			
Ri: K level	Moderate	 Beneficial IRA RMD (based on beneficiaries life) 			16 17			
			Reset all years		18			
Account owner	~	Calculated Plan Withdrawals			19			
Account type	IRA 🗸	O Make-up total owners RMD from one account			20			
Add an income rider		O Make-up total benef RMD from one account			21 22			
Based on 💿 age 🔿 C	Client2 's age 🔘 Joint	 Make-up income gap based on target income 			22			
Select income rider	~	 Make-up income gap based on target income 		0	24			-
Number of months of payout in first ye	12.0			4				P
Enter manual payout		Annual Savings						
		Annual fixed savings						
Request Additional Rider Remove In								
Orange backgrounds indicate hyp	oothetical returns		Note that ente	red va	lues WILL NO	T roll down to fo	lowing years wh	ien blank

Step 21: Structured Income Planning Page: The Structured Income Planning should reflect the editing changes made to the account.

													YOUR CASE LIST SETTINGS	HELP SIGN OUT
													PREPARED BY:	
													INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STRU	JCTURED INCO		CASH FLO	OW AND TAX A	DVISOR A	SSET ALLOCAT	ION AND NET W	ORTH GR	APHS REF	ORTS TO	OLS	REVISED PLAN DATE:	
													REVISED PLAN DATE.	
Struct	ured In	ncom	e Flar	nina										
otraot														
Edit Save 0	ancel Add A	Account Add	d Incolne i Ac	id Inc Tax A	dd Target	Edit or Add Sc	enario Disp	lay Options						
Scenario Rea	ching the Targ	et Income Go	al Usi g The I	Make-Up Inco	me Gap Base	d on Target Ir	icom ∽							
	1			3	_¥									1
			Accou	unts	<u></u>									1
Planning	20 years ∨	200			Charles		1	¥						ſ
Horizon	,	Rot	h IRA	40	11(k)			Incomes						ſ
Year		Account	Income	Account	Income	Accounts	Planned	SS	Total	Retirement	Income	Year	1	ſ
. <u>A</u> SOL	70		11 2 2 2 2 4 C - 2 2 4 C - 2			Total	Distribution	33	Income	Income	Gap	Teal		ſ
net return initial amount	70	3.00 %	IRA	6.00 % 1,000,000	IRA	2,000,000	Subtotal	Manage		Manage	from total			ſ
bonus %		0.00 %		0.00 %		2,000,000	of account	Infl Factor		Infl Factor	income to			1
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000	incomes	2.20 %		2.50 %	target			ſ
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	end of 1		
end of 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0	end of 2		
end of 3	73	865,315	75,522	1,191,016	0	2,056,331	75,522	29,540	105,062	105,062	0	end of 3		
end of 4 end of 5	74 75	813,776	77,499	1,262,477	0	2,076,252	77,499 59,146	30,190	107,689	107,689 90,000	0	end of 4		
end of 5 end of 6	75	779,043 741,697	59,146 60,717	1,338,225	0	2,117,268 2,160,216	60,717	30,854 31,533	90,000 92,250	90,000	0	end of 5 end of 6		
end of 7	77	701,618	62,330	1,503,630	0	2,100,210	62,330	32,227	92,250	92,250	0	end of 7		
end of 8	78	658,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	0	end of 8		
end of 9	79	612,760	65,683	1,689,478	0	2,302,238	65,683	33,660	99,343	99,343	0	end of 9		
end of 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10		
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47,867	35,158	83,025	83,025	0	end of 11		
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12		
end of 13	83	486,813	50,507	2,132,927	0	2,619,740	50,507	36,722	87,228	87,228	0	end of 13		
end of 14	84	449,538	51,879	2,260,902	0	2,710,440	51,879	37,529	89,409	89,409 72,900	0	end of 14		
end of 15 end of 16	85 86	428,479 405,810	34,545 35,524	2,396,556	0	2,825,035	34,545 35,524	38,355 39,199	72,900	72,900	0	end of 15 end of 16		
end of 16 end of 17	86	381,454	35,524	2,540,350 2,692,770	0	3,074,225	35,524	40,061	76,591	76,591	0	end of 16 end of 17		
end of 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0	end of 18		
end of 19	89	327,371	38,625	3,025,596	0	3,352,967	38,625	41,843	80,468	80,468	0	end of 19		
end of 20	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0	end of 20		
			1,061,849		0		1,061,849	701,031	1,762,880	1,762,880	0		-	
Orange ba	ckgrounds inc	dicate hypothe	etical returns											

Step 22: 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.

	,											
IENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET W	ORTH GR	APHS REF	ORTS TO	OLS
truct	ured Ir	ncom	o Dlar	nina								
uucu												
lit Save C	ancel Add A	Account Add	i Income A	dd Inc Tax 🛛 A	dd Target	Edit or Add So	cenario Disp	lay Options				
enario Des	ching the Targ		- History Theo	Males He lass		d an Transit						
Real	ching the rang	jet income Go	al Using The	маке-ор псо	ine Gap base	u on Target i	ilcom •					
			Acco	unts	×							
anning	20 years ∨						1	, all			1	
orizon		Rot	h IRA	40	01(k)			Incomes			•	
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %	IRA	6.00 %	IRA							
nitial amount		1,000,000		1,000,000		2,000,000	Subtotal	Manage		Manage	from total	
bonus %		0.00 %		0.00 %		0	of account	Infl Factor		Infl Factor	income to	
w/bonus end of 1	71	1,000,000 958,282	Manage 71,718	1,000,000	Manage 0	2,000,000 2,018,282	incomes 71,718	2.20 %	100,000	2.50 %	target 0	end of 1
end of 1 end of 2	72	958,282	73,596	1,123,600	0	2,018,282	73,596	28,282	100,000	100,000	0	end of 1 end of 2
end of 3	73	865,315	75,522	1,191,016	0	2,056,331	75,522	29,540	105,062	105.062	0	end of 3
end of 4	74	813,776	77,499	1,262,477	0	2,076,252	77,499	30,190	107,689	107,689	0	end of 4
end of 5	75	779,043	59,146	1,338,225	0	2,117,268	59,146	30,854	90,000	90,000	0	end of 5
end of 6	76	741,697	60,717	1,418,519	0	2,160,216	60,717	31,533	92,250	92,250	0	end of 6
end of 7	77	701,618	62,330	1,503,630	0	2,205,248	62,330	32,227	94,556	94,556	0	end of 7
end of 8	78	658,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	0	end of 8
end of 9	79	612,760	65,683	1,689,478	0	2,302,238	65,683	33,660	99,343	99,343	0	end of 9
end of 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47.867	35,158	83.025	83,025	0	end of 11
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12
end of 13	83	486,813	50,507	2,132,927	0	2,619,740	50,507	36,722	87,228	87,228	0	end of 13
end of 14	84	449,538	51,879	2,260,902	0	2,710,440	51,879	37,529	89,409	89,409	0	end of 14
end of 15	85	428,479	34,545	2,396,556	0	2,825,035	34,545	38,355	72,900	72,900	0	end of 15
end of 16	86	405,810	35,524	2,540,350	0	2,946,159	35,524	39,199	74,722	74,722	0	end of 16
end of 17	87	381,454	36,529	2,692,770	0	3,074,225	36,529	40,061	76,591	76,591	ő	end of 17
end of 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0	end of 18
end of 19	89	327,371	38,625	3,025,596	ő	3,352,967	38,625	41,843	80,468	80,468	0	end of 19
	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0	end of 20
end of 20	1 30 [01.10.10	1,061,849		0		1,061,849	701,031	1,762,880	1,762,880	0	

Step 23: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

													YOUR CASE LIST SETTINGS	HELP SIGN
													PREPARED BY:	
													INITIAL PLAN DATE:	
LIENT DASHBO	OARD STR	UCTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCA	TION AND NET W	ORTH GR	APHS REF	PORTS TO	OOLS	REVISED PLAN DATE:	
truct	ured I	ncom	o Dlar	nina										
							_							
idit Save C	Cancel Add.	Account Add	I Income Ac	dd Inc Tax 🖌	Add Target	Edit or Add So	cenario Disp	lay Options						
- T-														
cenaric Rea	aching the Tar	get Income Go	al Using The	Make-Up Inco	me Gap Base	ed on Target I	ncom 🗸							
			Acco	unte	×									
			Acco	unto			6							
lanning	20 years ∨	Rot	th IRA	40	01(k)			Incomes						
						Accounts	Planned		Total	Retirement	Income			
Year		Account	Income	Account	Income	Total	Distribution	SS	Income	Income	Gap	Year		
net re urn	70	3.00 %	IRA	6.00 %	IRA									
initial amount bonu %		1,000,000		1,000,000 0.00 %		2,000,000	Subtotal	Manage Infl Factor		Manage Infl Factor	from total			
w/bo us		1,000,000	Manage	1,000,000	Manage	2,000,000	of account incomes	2.20 %		2.50 %	income to target			
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	end of 1		
end of 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0	end of 2		
end of 3 end of 4	73 74	865,315 813,776	75,522 77,499	1,191,016 1,262,477	0	2,056,331 2,076,252	75,522 77,499	29,540 30,190	105,062 107,689	105,062 107,689	0	end of 3 end of 4		
end of 5	75	779,043	59,146	1,338,225	0	2,117,268	59,146	30,854	90,000	90,000	0	end of 5		
end of 6	76	741,697	60,717	1,418,519	0	2,160,216	60,717	31,533	92,250	92,250	0	end of 6		
end of 7	77	701,618	62,330	1,503,630	0	2,205,248	62,330	32,227	94,556	94,556	0	end of 7		
end of 8 end of 9	78 79	658,683 612,760	63,985 65,683	1,593,848 1,689,478	0	2,252,530 2.302.238	63,985 65.683	32,936 33,660	96,920 99,343	96,920 99,343	0	end of 8 end of 9		
end o 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10		
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47,867	35,158	83,025	83,025	0	end of 11		
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12		
end of 13 end of 14	83 84	486,813 449,538	50,507 51,879	2,132,927 2,260,902	0	2,619,740 2,710,440	50,507 51,879	36,722 37,529	87,228 89,409	87,228 89,409	0	end of 13 end of 14		
	85	428,479	34,545	2,396,556	0	2,825,035	34,545	38,355	72,900	72,900	0	end of 15		
end of 15		405,810	35,524	2,540,350	0	2,946,159	35,524	39,199	74,722	74,722	0	end of 16		
end of 15 end of 16	86			2,692,770	0	3,074,225	36,529	40,061 40,943	76,591 78,505	76,591	0	end of 17		
end of 15 end of 16 end of 17	87	381,454	36,529		0	2 200 672				78,505	. 0	end of 18		
end of 15 end of 16 end of 17 end of 18	87 88	355,335	37,563	2,854,336	0	3,209,672	37,563 38,625				0			
end of 15 end of 16 end of 17	87					3,209,672 3,352,967 3,521,478	37,563 38,625 22,846	40,943 41,843 42,764	80,468 65,610	80,468 65,610	0	end of 19 end of 20		

Step 24: 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 S
JENT DASHBO	ARD STR	UCTURED INCO	ME PLANNING	CASH FLO	DW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET W	DRTH GR	APHS REF	orts to	OLS	PREPARED BY: INITIAL PLAN DATE: REVISED PLAN DATE:
tructu	urod l	ncom	o Dlar	nina									
		nconn	eriai	innig									
dit Dynamic	Mode												
anario Desa	hine the Terr	get Income Go	al Hala a Thia I	Maka Ha lasa		d an Tanat I							
Read	ching the Targ	get income Go	al Using The I	маке-ор іпсо	me Gap Base	d on Target I	ncom ~						
					_K								
			Acco	unts	0								
nning izon	20 years 🗸	Rot	h IRA	40	01(k)			Incomes					
12011	_			- ···		A	Diseased		Tetal	Detirement	Income		1
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year	
net return	70	3.00 %	IRA	6.00 %	IRA								
tial amount bonus %		1,000,000 0.00 %		1,000,000		2,000,000	Subtotal of account	Infl Factor		Infl Factor	from total income to		
w/bonus		1,000,000		1,000,000		2,000,000	incomes	2.20 %		2.50 %	target		
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	end of 1	
end of 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0	end of 2	
end of 3	73	865,315	75,522	1,191,016	0	2,056,331	75,522	29,540	105,062	105,062	0	end of 3	
end of 4	74 75	813,776	77,499	1,262,477	0	2,076,252	77,499	30,190	107,689	107,689	0	end of 4	
end of 5 end of 6	75	779,043 741,697	59,146 60,717	1,338,225	0	2,117,268 2,160,216	59,146 60,717	30,854 31,533	90,000 92,250	90,000 92,250	0	end of 5 end of 6	
end of 7	77	701,618	62,330	1,503,630	0	2,205,248	62,330	32,227	94,556	94,556	0	end of 7	
end of 8	78	658,683	63,985	1,593,848	Ő	2,252,530	63,985	32,936	96,920	96,920	0	end of 8	
end of 9	79	612,760	65,683	1,689,478	0	2,302,238	65,683	33,660	99,343	99,343	0	end of 9	
end of 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10	
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47,867	35,158	83,025	83,025	0	end of 11	
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12	
end of 13 end of 14	83 84	486,813	50,507 51,879	2,132,927	0	2,619,740	50,507	36,722	87,228	87,228	0	end of 13 end of 14	
end of 14 end of 15	84	449,538 428,479	51,879	2,260,902 2,396,556	0	2,710,440 2,825,035	51,879 34,545	37,529 38,355	89,409 72,900	89,409 72,900	0	end of 14 end of 15	1
end of 16	86	420,479	34,545	2,540,350	0	2,825,035	34,545	39,199	72,900	72,900	0	end of 16	
end of 17	87	381,454	36,529	2,692,770	0	3,074,225	36,529	40,061	76,591	76,591	0	end of 17	
end of 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0	end of 18	
end of 19	89	327,371	38,625	3,025,596	0	3,352,967	38,625	41,843	80,468	80,468	0	end of 19	
end of 20	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0	end of 20	1
			1,061,849		0		1,061,849	701,031	1,762,880	1,762,880	0		
			etical returns										

Step 25: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

													PREPARED BY
													INITIAL PLAN DATE
LIENT DASHBOAI	RD STRU	UCTURED INCOM	ME PLANNING	CASH FL	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET W	ORTH GR	APHS REP	ORTS TO	IOLS	REVISED PLAN DATE
Structu	rod l	ncom	o Dlar	nina									
uuctu													
lit Save Ca	ncel Add /	Account Add	d Income Ad	id Inc Tax 🖌	Add Target		enario Disp	lay Options					
	г												
cenario Reach	ng the Tarr	net Income Go	al Using The I	Make-Un Inco	me Gan Base	ed on Target I	ncom ×						
	ig the ruly	jet meenie ee	ar conig the	nance op moe	ine oup buo	a on raigeri							
				10	_L	í.							
			Acco	unts	~								
anning 2	years 🗸	N9-2	22222		1919 SZ		1	¥	ľ.				
orizon	/	Rot	h IRA	40	01(k)			Incomes					
Year		Account	Income	Account	Income	Accounts	Planned	SS	Total	Retirement	Income	Year	
0.6930	70		100000			Total	Distribution	33	Income	Income	Gap	Teal	
net return nitial amount	70	3.00 %	IRA	6.00 % 1,000,000	IRA	2,000,000	Subtotal	Manage		Manage	from total		
bonus %		0.00 %		0.00 %		2,000,000	of account	Infl Factor		Infl Factor	income to		
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000	incomes	2.20 %		2.50 %	target		
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	end of 1	
end of 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0	end of 2	
end of 3	73	865,315	75,522	1,191,016	0	2,056,331	75,522	29,540	105,062	105,062	0	end of 3	
end of 4 end of 5	74 75	813,776 779,043	77,499 59,146	1,262,477	0	2,076,252 2,117,268	77,499 59,146	30,190	107,689 90,000	107,689 90,000	0	end of 4 end of 5	
	75	7/9,043	60,717	1,338,225	0		60,717	30,854 31,533	90,000	90,000	0	end of 5 end of 6	
end of 6 end of 7	76	741,697	62,330	1,418,519	0	2,160,216 2,205,248	62,330	31,533	92,250	92,250	0	end of 6 end of 7	
end of 8	78	658,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	0	end of 8	
end of 9	79	612,760	65,683	1,689,478	0	2,302,238	65,683	33,660	99,343	99,343	0	end of 9	
end of 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10	
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47,867	35,158	83,025	83,025	0	end of 11	
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12	
end of 13	83	486,813	50,507	2,132,927	0	2,619,740	50,507	36,722	87,228	87,228	0	end of 13	
end of 14 end of 15	84 85	449,538 428,479	51,879 34,545	2,260,902 2,396,556	0	2,710,440 2.825.035	51,879 34,545	37,529 38,355	89,409 72,900	89,409 72,900	0	end of 14 end of 15	
end of 15 end of 16	85	428,479	34,545	2,396,556	0	2,825,035	34,545	38,355	72,900	72,900	0	end of 15 end of 16	
end of 17	87	381,454	36,529	2,692,770	0	3,074,225	36,529	40,061	76,591	76,591	0	end of 17	
end of 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0	end of 18	
end of 19	89	327,371	38,625	3,025,596	0	3,352,967	38,625	41,843	80,468	80,468	0	end of 19	
	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0	end of 20	
end of 20					0		1,061,849	701,031	1,762,880	1,762,880	0		

Step 26: 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 SIC
													PREPARED BY:	
													INITIAL PLAN DATE:	
CLIENT DASHBO	ARD STRU	JCTURED INCO	ME PLANNING	CASH FLO	OW AND TAX A	DVISOR	ASSET ALLOCAT	TION AND NET W	ORTH GR	APHS REF	ORTS TO	OLS	REVISED PLAN DATE:	
Structi Edit Dynamic		ncom	e Plar	nning										
Scenario Rea	ching the Targ	jet Income Go	al Using The	Make-Up Inco	me Gap Base	d on Target I	ncom ∨							
			Acco	unts	74									
Planning Horizon	20 years ∨	Rot	h IRA	40	01(k)			Incomes						
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year		
net return	70	3.00 %	IRA	6.00 %	IRA									
initial amount		1,000,000		1,000,000		2,000,000	Subtotal	In O Franker		In Contract	from total			
bonus % w/bonus		0.00 %		0.00 %		0 2,000,000	of account incomes	Infl Factor 2.20 %		Infl Factor 2.50 %	income to target			
end of 1	71	958,282	71,718	1,060,000	0	2,000,000	71,718	28,282	100,000	100,000	target 0	end of 1		
end of 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0	end of 2		
end of 3	73	865,315	75,522	1,191,016	0	2,056,331	75,522	29,540	105,062	105,062	0	end of 3		
end of 4	74	813,776	77,499	1,262,477	0	2,076,252	77,499	30,190	107,689	107,689	0	end of 4		
end of 5	75	779,043	59,146	1,338,225	0	2,117,268	59,146	30,854	90,000	90,000	0	end of 5		
end of 6	76	741,697	60,717	1,418,519	0	2,160,216	60,717	31,533	92,250	92,250	0	end of 6		
end of 7 end of 8	77 78	701,618 658,683	62,330 63,985	1,503,630 1,593,848	0	2,205,248 2,252,530	62,330 63,985	32,227 32,936	94,556 96,920	94,556 96,920	0	end of 7 end of 8		
end of 8 end of 9	78	612,760	65,683	1,593,848	0	2,252,530	65,683	32,936	96,920	96,920	0	end of 8 end of 9		
end of 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0	end of 10		
end of 11	81	554,212	47,867	1,898,298	0	2,452,510	47,867	35,158	83,025	83,025	0	end of 11		
end of 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0	end of 12		
end of 13	83	486,813	50,507	2,132,927	0	2,619,740	50,507	36,722	87,228	87,228	0	end of 13		
end of 14	84	449,538	51,879	2,260,902	0	2,710,440	51,879	37,529	89,409	89,409	0	end of 14		
end of 15	85	428,479	34,545	2,396,556	0	2,825,035	34,545	38,355	72,900	72,900	0	end of 15		
end of 16 end of 17	86 87	405,810 381,454	35,524 36,529	2,540,350 2,692,770	0	2,946,159 3,074,225	35,524 36,529	39,199 40,061	74,722 76,591	74,722 76,591	0	end of 16 end of 17		
end of 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,001	78,505	78,505	0	end of 18		
end of 19	89	327,371	38,625	3,025,596	0	3,352,967	38,625	41,843	80,468	80,468	0	end of 19		
end of 20	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0	end of 20		
			1.061.849		0		1,061,849	701,031	1,762,880	1,762,880	0			
			1,001,049		0		1,001,049	701,031	1,702,880	1,762,880	0			

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