

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

01/12/2026 11:07 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes ^{SS}	Total Income	Year
	Account	Income	Account	Income					
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	28,282	28,282	end of 1
initial amount		1,000,000		1,000,000	2,000,000	0	28,904	28,904	end of 2
bonus %		0.00 %		0.00 %	0	0	29,540	29,540	end of 3
w/bonus		1,000,000		1,000,000	2,000,000	0	30,190	30,190	end of 4
end of 1	71	1,030,000	0	1,060,000	2,090,000	0	30,854	30,854	end of 5
end of 2	72	1,060,900	0	1,123,600	2,184,500	0	31,533	31,533	end of 6
end of 3	73	1,092,727	0	1,191,016	2,283,743	0	32,227	32,227	end of 7
end of 4	74	1,125,509	0	1,262,477	2,387,986	0	32,936	32,936	end of 8
end of 5	75	1,159,274	0	1,338,225	2,497,499	0	33,660	33,660	end of 9
end of 6	76	1,194,052	0	1,418,519	2,612,571	0	34,401	34,401	end of 10
end of 7	77	1,229,874	0	1,503,630	2,733,504	0	35,158	35,158	end of 11
end of 8	78	1,266,770	0	1,593,848	2,860,617	0	35,931	35,931	end of 12
end of 9	79	1,304,773	0	1,689,478	2,994,251	0	36,722	36,722	end of 13
end of 10	80	1,343,916	0	1,790,847	3,134,763	0	37,529	37,529	end of 14
end of 11	81	1,384,233	0	1,898,298	3,282,531	0	38,355	38,355	end of 15
end of 12	82	1,425,760	0	2,012,195	3,437,956	0	39,199	39,199	end of 16
end of 13	83	1,468,533	0	2,132,927	3,601,460	0	40,061	40,061	end of 17
end of 14	84	1,512,589	0	2,260,902	3,773,492	0	40,943	40,943	end of 18
end of 15	85	1,557,967	0	2,396,556	3,954,523	0	41,843	41,843	end of 19
end of 16	86	1,604,706	0	2,540,350	4,145,056	0	42,764	42,764	end of 20
end of 17	87	1,652,847	0	2,692,770	4,345,618	0			
end of 18	88	1,702,432	0	2,854,336	4,556,769	0			
end of 19	89	1,753,505	0	3,025,596	4,779,102	0			
end of 20	90	1,806,110	0	3,207,132	5,013,242	0			
		0	0	0	0	0	701,031	701,031	

Orange backgrounds indicate hypothetical returns

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:

INITIAL PLAN DATE:

REVISED PLAN DATE:

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

Structured Income Planning

Edit

Save

Cancel

Add Account

Add Income

Add Inc Tax

Add Target

Edit or Add Scenario

Display Options

Scenario

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

Planning Horizon

20 years

Accounts

Roth IRA

401(k)

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	70	3.00 %		6.00 %		2,000,000				
initial amount		1,000,000		1,000,000		2,000,000				
bonus % w/ bonus		0.00 %		0.00 %		0				
		1,000,000		1,000,000		2,000,000				
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	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
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
		0		0		0		701,031	701,031	

Orange backgrounds indicate hypothetical returns

Step 3: Target Name: Enter in Target Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

[Save](#)
[Cancel](#)

Target name:

First year target income:

Inflation rate:

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
<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 4: 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

Inflation rate

0.0 %

Target description

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

Step 5: Target Description: Enter in a description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Target

Save Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.5 %

Target description

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.5 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

Step 7: 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

Inflation rate

2.5 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

\$100,000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

Step 8: 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

Inflation rate

2.5 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

\$100,000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

Step 9: 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

Inflation rate

2.5 %

Target description

Retirement Income

Limit inflation in old age

☐

Age for limit

0

Client 1 age

Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
<input checked="" type="checkbox"/> 1	100,000
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

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

Step 10: 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

Inflation rate

2.5 %

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	100,000
2	
3	
4	
5	90,000
6	
7	
8	
9	
10	81,000
11	
12	
13	
14	
15	72,900
16	
17	
18	
19	
20	65,610
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

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

YOUR CASE LIST

SETTINGS

HELP

SIGN OUT

Manage Target

Save

Cancel

Target name

Retirement Income

First year target income

Inflation rate

2.5 %

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	100,000
2	
3	
4	
5	90,000
6	
7	
8	
9	
10	81,000
11	
12	
13	
14	
15	72,900
16	
17	
18	
19	
20	65,610
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
 INITIAL PLAN DATE:
 REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

		Accounts						Incomes				
		Roth IRA		401(k)								
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %		6.00 %								
initial amount		1,000,000		1,000,000		2,000,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %		Manage Inflation Factor 2.50 %	from total income to target	
bonus % w/ bonus		1,000,000	Manage	1,000,000	Manage	2,000,000						
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	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
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
								701,031	701,031	1,762,880	(1,061,849)	

Orange backgrounds indicate hypothetical returns

Step 13: Income Gap: If the numbers are in green the total amount exceed the target income. If the numbers are in red the total numbers are below the target income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY:
 INITIAL PLAN DATE:
 REVISED PLAN DATE:

Structured Income Planning

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

Scenario: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

		Accounts						Incomes				
		Roth IRA		401(k)								
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %		6.00 %								
initial amount		1,000,000		1,000,000		2,000,000	Subtotal of account incomes	Manage Inflation Factor 2.20 %		Manage Inflation Factor 2.50 %	from total income to target	
bonus % w/ bonus		1,000,000	Manage	1,000,000	Manage	2,000,000						
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	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
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
								701,031	701,031	1,762,880	(1,061,849)	

Orange backgrounds indicate hypothetical returns

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

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

Planning Horizon: 20 years

Year	Accounts		Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income			SS	Subtotal of account incomes				
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	Manage	2.20 %	28,282	Manage	from total income to target	
initial amount		1,000,000		1,000,000	0	0	Infl Factor	2.50 %				
bonus %		0.00 %		0.00 %	0	0						
w/bonus		1,000,000	Manage	1,000,000	2,000,000	0			28,282	100,000	(71,718)	end of 1
end of 1	71	1,030,000	0	1,060,000	2,090,000	0			28,904	102,500	(73,596)	end of 2
end of 2	72	1,060,900	0	1,123,600	2,184,500	0			29,540	105,062	(75,522)	end of 3
end of 3	73	1,092,727	0	1,191,016	2,283,743	0			30,190	107,689	(77,499)	end of 4
end of 4	74	1,125,509	0	1,262,477	2,387,986	0			30,854	90,000	(59,146)	end of 5
end of 5	75	1,159,274	0	1,338,225	2,497,499	0			31,533	92,250	(60,717)	end of 6
end of 6	76	1,194,052	0	1,418,519	2,612,571	0			32,227	94,556	(62,330)	end of 7
end of 7	77	1,229,874	0	1,503,630	2,733,504	0			32,936	96,920	(63,985)	end of 8
end of 8	78	1,266,770	0	1,593,848	2,860,617	0			33,660	99,343	(65,683)	end of 9
end of 9	79	1,304,773	0	1,689,478	2,994,251	0			34,401	81,000	(46,599)	end of 10
end of 10	80	1,343,916	0	1,790,847	3,134,763	0			35,158	83,025	(47,867)	end of 11
end of 11	81	1,384,233	0	1,898,298	3,282,531	0			35,931	85,101	(49,170)	end of 12
end of 12	82	1,425,760	0	2,012,195	3,437,956	0			36,722	87,228	(50,507)	end of 13
end of 13	83	1,468,533	0	2,132,927	3,601,460	0			37,529	89,409	(51,879)	end of 14
end of 14	84	1,512,589	0	2,260,902	3,773,492	0			38,355	72,900	(34,545)	end of 15
end of 15	85	1,557,967	0	2,396,556	3,954,523	0			39,199	74,722	(35,524)	end of 16
end of 16	86	1,604,706	0	2,540,350	4,145,056	0			40,061	76,591	(36,529)	end of 17
end of 17	87	1,652,847	0	2,692,770	4,345,618	0			40,943	78,505	(37,563)	end of 18
end of 18	88	1,702,432	0	2,854,336	4,556,769	0			41,843	80,468	(38,625)	end of 19
end of 19	89	1,753,505	0	3,025,596	4,779,102	0			42,764	65,610	(22,846)	end of 20
end of 20	90	1,806,110	0	3,207,132	5,013,242	0			701,031	1,762,880	(1,061,849)	

Orange backgrounds indicate hypothetical returns

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

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

Planning Horizon: 20 years

Year	Accounts		Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Retirement Income	Income Gap	Year
	Account	Income	Account	Income			SS	Subtotal of account incomes				
net return	70	3.00 %	IRA	6.00 %	2,000,000	0	Manage	2.20 %	28,282	Manage	from total income to target	
initial amount		1,000,000		1,000,000	0	0						
bonus %		0.00 %		0.00 %	0	0						
w/bonus		1,000,000	Manage	1,000,000	2,000,000	0			28,282	100,000	(71,718)	end of 1
end of 1	71	1,030,000	0	1,060,000	2,090,000	0			28,904	102,500	(73,596)	end of 2
end of 2	72	1,060,900	0	1,123,600	2,184,500	0			29,540	105,062	(75,522)	end of 3
end of 3	73	1,092,727	0	1,191,016	2,283,743	0			30,190	107,689	(77,499)	end of 4
end of 4	74	1,125,509	0	1,262,477	2,387,986	0			30,854	90,000	(59,146)	end of 5
end of 5	75	1,159,274	0	1,338,225	2,497,499	0			31,533	92,250	(60,717)	end of 6
end of 6	76	1,194,052	0	1,418,519	2,612,571	0			32,227	94,556	(62,330)	end of 7
end of 7	77	1,229,874	0	1,503,630	2,733,504	0			32,936	96,920	(63,985)	end of 8
end of 8	78	1,266,770	0	1,593,848	2,860,617	0			33,660	99,343	(65,683)	end of 9
end of 9	79	1,304,773	0	1,689,478	2,994,251	0			34,401	81,000	(46,599)	end of 10
end of 10	80	1,343,916	0	1,790,847	3,134,763	0			35,158	83,025	(47,867)	end of 11
end of 11	81	1,384,233	0	1,898,298	3,282,531	0			35,931	85,101	(49,170)	end of 12
end of 12	82	1,425,760	0	2,012,195	3,437,956	0			36,722	87,228	(50,507)	end of 13
end of 13	83	1,468,533	0	2,132,927	3,601,460	0			37,529	89,409	(51,879)	end of 14
end of 14	84	1,512,589	0	2,260,902	3,773,492	0			38,355	72,900	(34,545)	end of 15
end of 15	85	1,557,967	0	2,396,556	3,954,523	0			39,199	74,722	(35,524)	end of 16
end of 16	86	1,604,706	0	2,540,350	4,145,056	0			40,061	76,591	(36,529)	end of 17
end of 17	87	1,652,847	0	2,692,770	4,345,618	0			40,943	78,505	(37,563)	end of 18
end of 18	88	1,702,432	0	2,854,336	4,556,769	0			41,843	80,468	(38,625)	end of 19
end of 19	89	1,753,505	0	3,025,596	4,779,102	0			42,764	65,610	(22,846)	end of 20
end of 20	90	1,806,110	0	3,207,132	5,013,242	0			701,031	1,762,880	(1,061,849)	

Orange backgrounds indicate hypothetical returns

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

Manage Account

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

Account name: Roth IRA

Initial account balance: \$1,000,000

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: [dropdown]

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: ☐

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

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		

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

Manage Account

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

Account name: Roth IRA

Initial account balance: \$1,000,000

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: [dropdown]

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: ☐

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

Income Data

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

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

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

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

\$1,000,000

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
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12		
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20		
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23		
24		

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

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

\$1,000,000

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

Income Data

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
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23		
24		

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

Step 20: 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

\$1,000,000

Hypothetical return

3.0 %

Bonus

0.0 %

Optional

Account description

Optional account company

Other

Tax calculation option

Tax Income Distributions (Qualified)

Account 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 Client2's 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

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

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

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

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

Planning Horizon

20 years

Accounts

Roth IRA | 401(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						
bonus %		0.00 %		0.00 %	0						
w/bonus		1,000,000	Manage	1,000,000	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.50 %	from total 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	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	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	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	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	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	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	end of 7
end of 8	78	659,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	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	end of 9
end of 10	80	564,544	66,599	1,790,847	0	2,375,390	66,599	34,401	81,000	81,000	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	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	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	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	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	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	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	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	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	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	end of 20
		1,061,849			0	1,061,849		701,031	1,762,880	1,762,880	

Orange backgrounds indicate hypothetical 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.

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

Planning Horizon20 years

Accounts

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %		6.00 %		2,000,000						
initial amount		1,000,000		1,000,000		0	Subtotal of account incomes	Manage		Manage	from total income to target	
bonus % w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000		Infl Factor 2.20 %		Infl Factor 2.50 %		
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	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	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
		1,061,849		0		1,061,849		701,031	1,762,880	1,762,880	0	

Orange backgrounds indicate hypothetical returns

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

Planning Horizon: 20 years

Accounts

Incomes

Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %		6.00 %		2,000,000		Manage		Manage		
initial amount		1,000,000		1,000,000		0	Subtotal of account incomes	Infl Factor		Infl Factor	from total income to target	
w/bonus		1,000,000	Manage	1,000,000	Manage	2,000,000		2.20 %		2.50 %		
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	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	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
		1,061,849		0		1,061,849		701,031	1,762,880	1,762,880	0	

Orange backgrounds indicate hypothetical returns

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
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PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit
Dynamic Mode

Scenario: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

		Accounts				Incomes								
		Roth IRA		401(k)										
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	2,000,000	Subtotal of account incomes	Infl Factor 2.20 %		Infl Factor 2.50 %	from total income to target			
initial amount		1,000,000	1,000,000	0	0	2,000,000								
bonus % w/bonus		0.00 %	0.00 %											
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	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	79,146	1,338,225	0	2,117,268	79,146	30,854	90,000	90,000	0	end of 5		
end of 6	76	741,697	80,717	1,418,519	0	2,160,216	80,717	31,533	92,250	92,250	0	end of 6		
end of 7	77	701,618	82,330	1,503,630	0	2,205,248	82,330	32,227	94,556	94,556	0	end of 7		
end of 8	78	658,683	83,985	1,593,848	0	2,252,530	83,985	32,936	96,920	96,920	0	end of 8		
end of 9	79	612,760	85,683	1,689,478	0	2,302,238	85,683	33,660	99,343	99,343	0	end of 9		
end of 10	80	584,544	87,469	1,790,847	0	2,375,390	87,469	34,401	81,000	81,000	0	end of 10		
end of 11	81	554,212	89,347	1,898,298	0	2,452,510	89,347	35,158	83,025	83,025	0	end of 11		
end of 12	82	521,669	91,320	2,012,195	0	2,533,865	91,320	35,931	85,101	85,101	0	end of 12		
end of 13	83	486,813	93,387	2,132,927	0	2,619,740	93,387	36,722	87,228	87,228	0	end of 13		
end of 14	84	449,538	95,549	2,260,902	0	2,710,440	95,549	37,529	89,409	89,409	0	end of 14		
end of 15	85	428,479	97,805	2,396,556	0	2,825,035	97,805	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	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		
		1,061,849			0	1,061,849		701,031	1,762,880	1,762,880	0			

Orange backgrounds indicate hypothetical 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.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
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CLIENT DASHBOARD
STRUCTURED INCOME PLANNING
CASH FLOW AND TAX ADVISOR
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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: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

		Accounts				Incomes								
		Roth IRA		401(k)										
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	2,000,000	Subtotal of account incomes	Manage Infl Factor 2.20 %		Manage Infl Factor 2.50 %	from total income to target			
initial amount		1,000,000	1,000,000	0	0	2,000,000								
bonus % w/bonus		0.00 %	0.00 %											
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	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	79,146	1,338,225	0	2,117,268	79,146	30,854	90,000	90,000	0	end of 5		
end of 6	76	741,697	80,717	1,418,519	0	2,160,216	80,717	31,533	92,250	92,250	0	end of 6		
end of 7	77	701,618	82,330	1,503,630	0	2,205,248	82,330	32,227	94,556	94,556	0	end of 7		
end of 8	78	658,683	83,985	1,593,848	0	2,252,530	83,985	32,936	96,920	96,920	0	end of 8		
end of 9	79	612,760	85,683	1,689,478	0	2,302,238	85,683	33,660	99,343	99,343	0	end of 9		
end of 10	80	584,544	87,469	1,790,847	0	2,375,390	87,469	34,401	81,000	81,000	0	end of 10		
end of 11	81	554,212	89,347	1,898,298	0	2,452,510	89,347	35,158	83,025	83,025	0	end of 11		
end of 12	82	521,669	91,320	2,012,195	0	2,533,865	91,320	35,931	85,101	85,101	0	end of 12		
end of 13	83	486,813	93,387	2,132,927	0	2,619,740	93,387	36,722	87,228	87,228	0	end of 13		
end of 14	84	449,538	95,549	2,260,902	0	2,710,440	95,549	37,529	89,409	89,409	0	end of 14		
end of 15	85	428,479	97,805	2,396,556	0	2,825,035	97,805	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	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		
		1,061,849			0	1,061,849		701,031	1,762,880	1,762,880	0			

Orange backgrounds indicate hypothetical returns

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

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PREPARED BY:

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CLIENT DASHBOARD

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Structured Income Planning

Edit

Dynamic Mode

Scenario

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

Planning Horizon

20 years

Accounts

Roth IRA

401(k)

Incomes

SS

Retirement Income

Income Gap

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	Subtotal of account incomes	Infl Factor	Total Income	Retirement Income	Income Gap	Year
net return	70	3.00 %	IRA	6.00 %	IRA	2,000,000	0	2,000,000	2.20 %	100,000	100,000	0
initial amount		1,000,000		1,000,000								
bonus %		0.00 %		0.00 %								
w/bonus		1,000,000		1,000,000								
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	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	2,250,902	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	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
		1,061,849		0		1,061,849		701,031	1,762,880	1,762,880	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: support@planscout.com