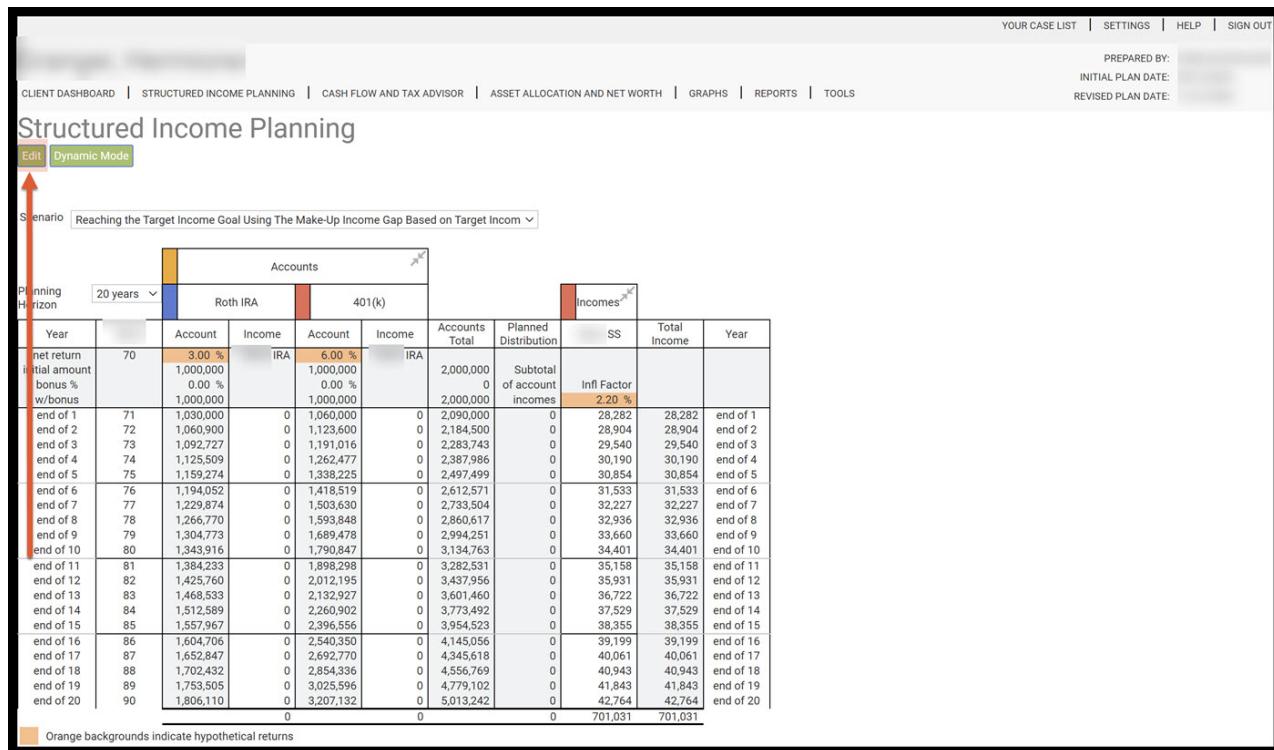


Reaching the Target Income Goal Using the Make-Up Income Gap Based on Target Income Function

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.



The screenshot shows the 'Structured Income Planning' page. At the top, there are navigation links: 'CLIENT DASHBOARD', 'STRUCTURED INCOME PLANNING', 'CASH FLOW AND TAX ADVISOR', 'ASSET ALLOCATION AND NET WORTH', 'GRAPHS', 'REPORTS', and 'TOOLS'. On the right, there are buttons for 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below the header, it says 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title is 'Structured Income Planning'. Underneath, there are two buttons: 'Edit' (highlighted with a red arrow) and 'Dynamic Mode'. The 'Edit' button is green with white text. The 'Dynamic Mode' button is grey with black text. The main content is a table titled 'Accounts' with columns for 'Year', 'Account', 'Income', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'SS', 'Total Income', and 'Year'. The table shows data for a 20-year planning horizon, starting from year 70 and ending at year 90. Rows are color-coded: orange for hypothetical returns and grey for actual returns. A legend at the bottom left indicates that 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		Accounts			Incomes ¹				
Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Year
net return	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal 0 of account incomes	28,282	28,282	
initial amount	1,000,000		0.00 %	0.00 %	0		28,904	28,904	
bonus % w/bonus	0.00 %		1,000,000	1,000,000	2,000,000		29,540	29,540	
end of 1	71	1,030,000	0	1,060,000	0	2,090,000	0	28,282	end of 1
end of 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	end of 2
end of 3	73	1,092,727	0	1,191,016	0	2,283,743	0	29,540	end of 3
end of 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	end of 4
end of 5	75	1,159,274	0	1,338,225	0	2,497,499	0	30,854	end of 5
end of 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	end of 6
end of 7	77	1,229,874	0	1,503,630	0	2,733,504	0	32,227	end of 7
end of 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	end of 8
end of 9	79	1,304,773	0	1,689,478	0	2,994,251	0	33,660	end of 9
end of 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	end of 10
end of 11	81	1,384,233	0	1,898,298	0	3,282,931	0	35,158	end of 11
end of 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	end of 12
end of 13	83	1,468,533	0	2,132,927	0	3,601,460	0	36,722	end of 13
end of 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	end of 14
end of 15	85	1,557,967	0	2,396,556	0	3,954,523	0	38,355	end of 15
end of 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	end of 16
end of 17	87	1,652,847	0	2,692,770	0	4,345,618	0	40,061	end of 17
end of 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	end of 18
end of 19	89	1,753,505	0	3,025,596	0	4,779,102	0	41,843	end of 19
end of 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	end of 20
		0	0	0	0	701,031	0	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 0.0 %

Target description

Limit inflation in old age

Age for limit 0 Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

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

Orange backgrounds indicate hypothetical returns

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

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

Manage Target

Save | Cancel

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

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

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

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.

Manage Target

Save | Cancel

Target name	Retirement Income
First year target income	
Inflation rate	2.5 %
Target description	
Limit inflation in old age	<input type="checkbox"/>
Age for limit	<input type="text"/> 0 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age

Target Adjustments

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

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

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.

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: Client 1 age Client 2 age

ADD ADJUSTMENT 

Target Adjustments

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

Pick year(s)

Pick year(s) to remove

Reset all years

 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.

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: Client 1 age Client 2 age

ADD ADJUSTMENT 

Target Adjustments

Year	Target adjustment
1	\$100,000
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Pick year(s)

Pick year(s) to remove

Reset all years

 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.

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

ADD ADJUSTMENT \$100,000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	100,000
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
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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.

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

ADD ADJUSTMENT 100,000

Pick year(s)

Pick year(s) to remove

Reset all years

Target Adjustments

Year	Target adjustment
1	100,000
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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23	
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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	<input type="checkbox"/>
Age for limit	<input type="text" value="0"/> <input type="radio"/> Client 1 age <input type="radio"/> 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	90,000
3	81,000
4	72,900
5	65,610
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
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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	<input type="checkbox"/>
Age for limit	<input type="text" value="0"/> <input type="radio"/> Client 1 age <input type="radio"/> 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	90,000
3	81,000
4	72,900
5	65,610
6	
7	
8	
9	
10	
11	
12	
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14	
15	
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17	
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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

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

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

Structured Income Planning

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

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

Planning Horizon 20 years

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

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

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

Structured Income Planning

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

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

Planning Horizon 20 years

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

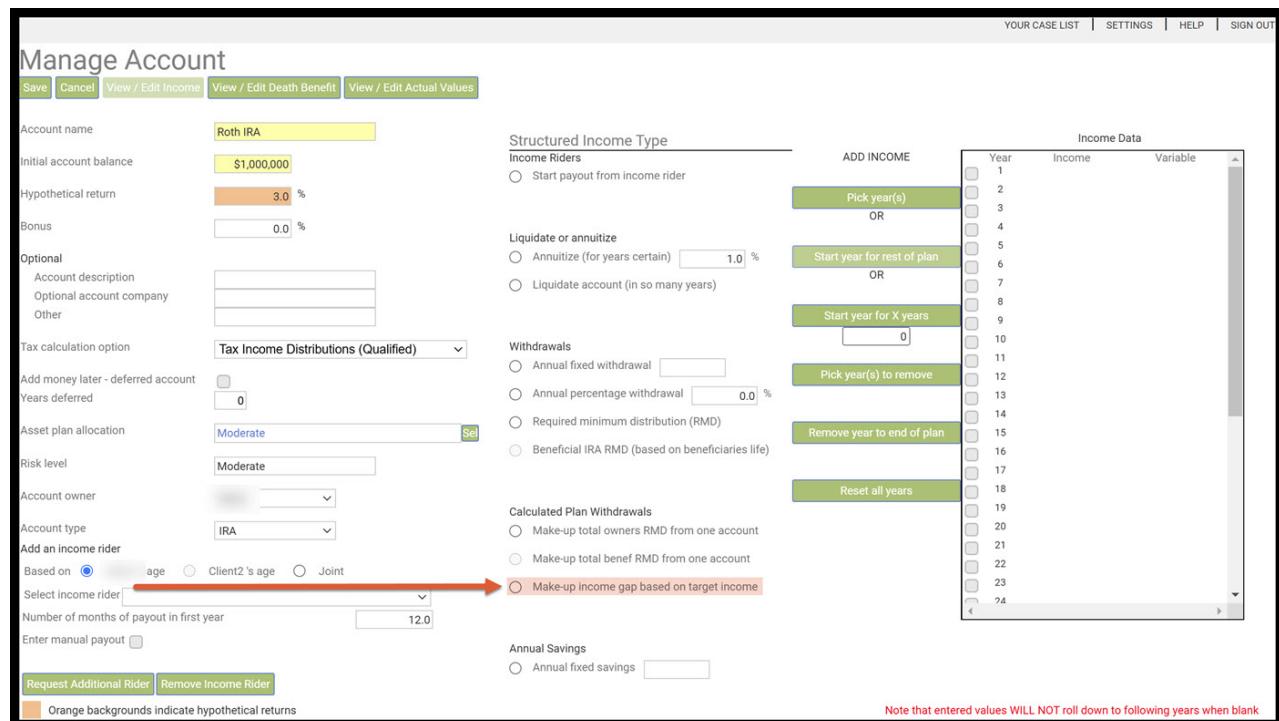
Edit Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

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

Planning Horizon	20 years ▾	Accounts				Incomes				
		Roth IRA		401(k)		Accounts Total	Planned Distribution	SS	Total Income	Retirement Income
Year	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor		Manage	Infl Factor	from total income to target
70	3.00 % 1,000,000 0.00 % 1,000,000	IRA 1,000,000 0.00 % 1,000,000	6.00 % 1,000,000 0.00 % 1,000,000	IRA 1,000,000 0.00 % 1,000,000	2,000,000 0 2,000,000	2.20 %		Manage	2.50 %	
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 2	72	1,060,900	0	1,123,600	0	2,184,500	0	28,904	28,904	102,500 (73,596)
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 4	74	1,125,509	0	1,262,477	0	2,387,986	0	30,190	30,190	107,689 (77,499)
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 6	76	1,194,052	0	1,418,519	0	2,612,571	0	31,533	31,533	92,250 (60,717)
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 8	78	1,266,770	0	1,593,848	0	2,860,617	0	32,936	32,936	96,920 (63,985)
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 10	80	1,343,916	0	1,790,847	0	3,134,763	0	34,401	34,401	81,000 (46,599)
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 12	82	1,425,760	0	2,012,195	0	3,437,956	0	35,931	35,931	85,101 (49,170)
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 14	84	1,512,589	0	2,260,902	0	3,773,492	0	37,529	37,529	89,409 (51,879)
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 16	86	1,604,706	0	2,540,350	0	4,145,056	0	39,199	39,199	74,722 (35,524)
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 18	88	1,702,432	0	2,854,336	0	4,556,769	0	40,943	40,943	78,505 (37,563)
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 20	90	1,806,110	0	3,207,132	0	5,013,242	0	42,764	42,764	65,610 (22,846)
		0	0	0	0	701,031	701,031	1,762,880	1,762,880	(1,061,849)

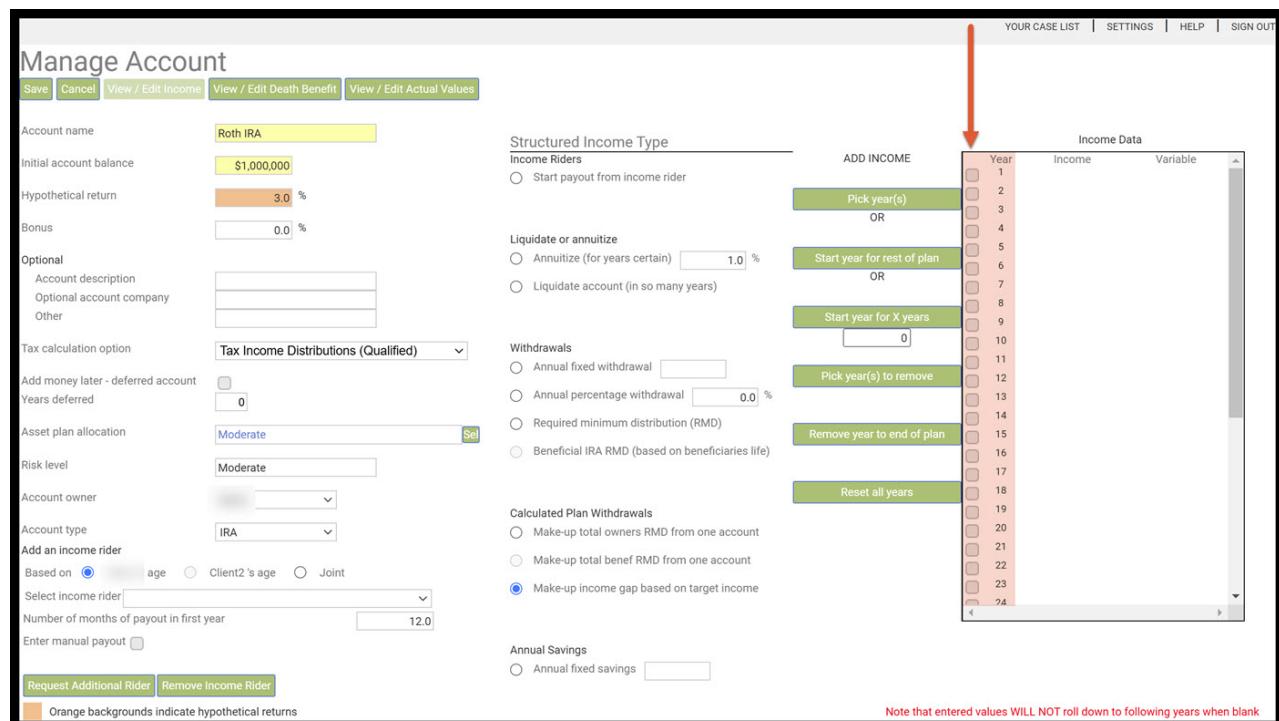
Orange backgrounds indicate hypothetical returns

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



The screenshot shows the 'Manage Account' interface. In the 'Structured Income Type' section, there is a list of options under 'Income Riders'. The option 'Make-up income gap based on target income' is highlighted with a red arrow. The 'Income Data' table on the right shows years 1 through 24, with the first year highlighted in orange.

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.



The screenshot shows the 'Manage Account' interface. A red arrow points to the 'Start year for rest of plan' text box in the 'Income Data' table, which is highlighted in orange. The table shows years 1 through 24, with the first year highlighted in orange.

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

Manage Account

Structured Income Type

Income Riders

- Start payout from income rider
- Annuitize (for years certain) %
- Liquidate account (in so many years)

ADD INCOME

-
- OR
-
- OR
-
-
-
-

Income Data

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

Calculated Plan Withdrawals

- Make-up total owners RMD from one account
- Make-up total benefit RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings

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.

Manage Account

Structured Income Type

Income Riders

- Start payout from income rider
- Annuitize (for years certain) %
- Liquidate account (in so many years)

ADD INCOME

-
- OR
-
- OR
-
-
-
-

Income Data

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

Calculated Plan Withdrawals

- Make-up total owners RMD from one account
- Make-up total benefit RMD from one account
- Make-up income gap based on target income

Annual Savings

- Annual fixed savings

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.

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 Client 2'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

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.

STRUCTURED INCOME PLANNING

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

Accounts

Planning Horizon: 20 years

Accounts

Year	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	70	3.0 %	IRA	6.0 %	IRA						
initial amount		1,000,000		1,000,000	2,000,000	Subtotal 0 of account incomes	Manage Infl Factor 2.20 %	100,000	100,000	from total income to target	
bonus % w/bonus		0.0 %		0.0 %	2,000,000						
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	0	end of 1
end of 2	72	913,435	73,599	1,123,600	0	2,037,035	73,596	28,904	102,500	0	end of 2
end of 3	73	865,531	75,522	1,191,016	0	2,056,331	75,522	29,540	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	0	end of 4
end of 5	75	779,943	59,146	1,338,225	0	2,117,268	59,146	30,854	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	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	0	end of 7
end of 8	78	659,683	63,985	1,593,848	0	2,252,530	63,985	32,936	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	0	end of 9
end of 10	80	584,544	46,599	1,790,847	0	2,375,990	46,599	34,401	81,000	0	end of 10
		1,061,849			0	1,061,849	701,031	1,762,880	1,762,880	0	

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

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Structured Income Planning

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

Planning Horizon: 20 years

Year	Accounts				Incomes				SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income	Accounts Total	Planned Distribution	Manage Infl Factor	Manage Infl Factor						
net return	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal 0 of account incomes	2.20 %	2.50 %						
initial amount	1,000,000		1,000,000		2,000,000									
bonus % w/bonus	0.00 %		0.00 %		2,000,000									
	1,000,000	Manage	1,000,000	Manage										
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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

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

Structured Income Planning

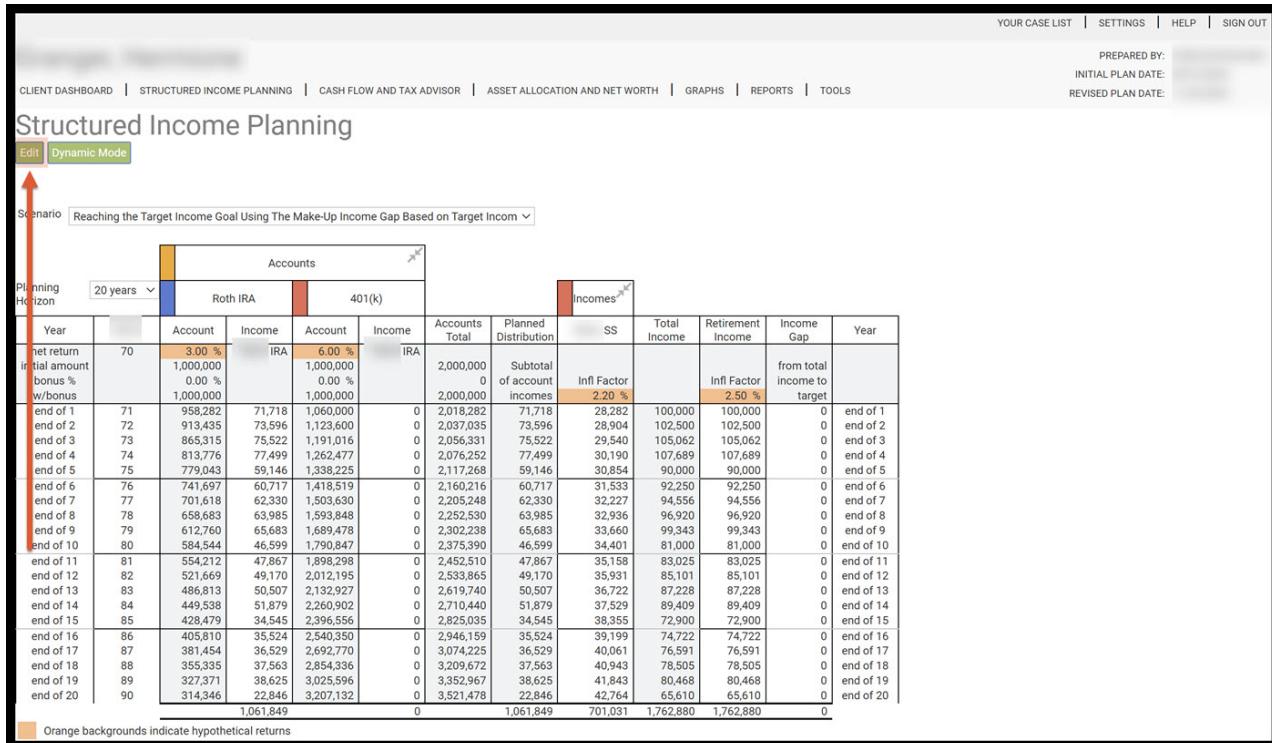
Scenarios: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

Year	Accounts				Incomes				SS	Total Income	Retirement Income	Income Gap	Year	
	Account	Income	Account	Income	Accounts Total	Planned Distribution	Manage Infl Factor	Manage Infl Factor						
net return	3.00 %	IRA	6.00 %	IRA	2,000,000	Subtotal 0 of account incomes	2.20 %	2.50 %						
initial amount	1,000,000		1,000,000		2,000,000									
bonus % w/bonus	0.00 %		0.00 %		2,000,000									
	1,000,000	Manage	1,000,000	Manage										
end of 1	71	958,282	71,718	1,060,000	0	2,018,282	71,718	28,282	100,000	100,000	0	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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.



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Structured Income Planning

Edit **Dynamic Mode**

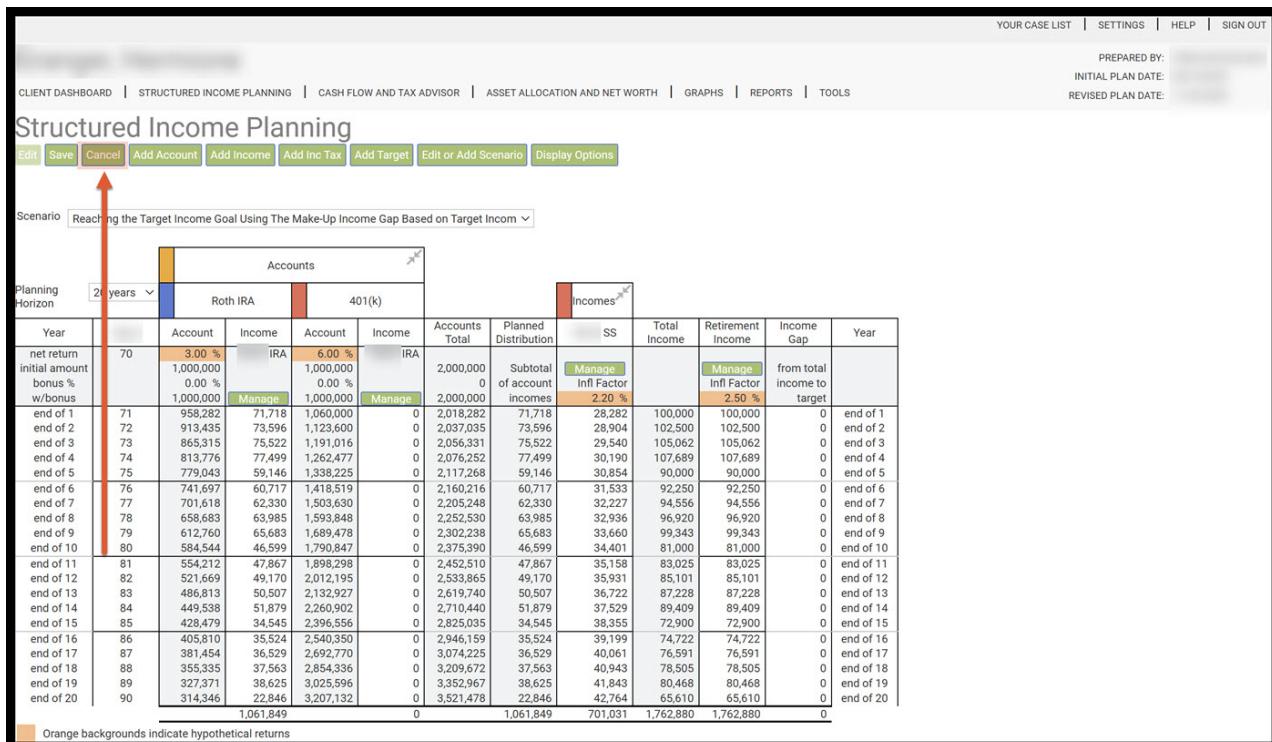
Scenario: Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income

Planning Horizon: 20 years

Year	Accounts				Incomes						
	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	3.00 %	IRA	6.00 %								
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 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0
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 4	74	813,776	77,499	1,262,477	0	2,076,252	77,499	30,190	107,689	107,689	0
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 6	76	741,697	60,717	1,418,519	0	2,160,216	60,717	31,533	92,250	92,250	0
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 8	78	658,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	0
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 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0
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 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0
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 14	84	449,538	51,879	2,260,902	0	2,710,440	51,879	37,529	89,409	89,409	0
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 16	86	405,810	35,524	2,540,350	0	2,946,159	35,524	39,199	74,722	74,722	0
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 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0
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 20	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0
		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:
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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				Incomes						
	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS	Total Income	Retirement Income	Income Gap	Year
net return	3.00 %	IRA	6.00 %								
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 2	72	913,435	73,596	1,123,600	0	2,037,035	73,596	28,904	102,500	102,500	0
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 4	74	813,776	77,499	1,262,477	0	2,076,252	77,499	30,190	107,689	107,689	0
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 6	76	741,697	60,717	1,418,519	0	2,160,216	60,717	31,533	92,250	92,250	0
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 8	78	658,683	63,985	1,593,848	0	2,252,530	63,985	32,936	96,920	96,920	0
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 10	80	584,544	46,599	1,790,847	0	2,375,390	46,599	34,401	81,000	81,000	0
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 12	82	521,669	49,170	2,012,195	0	2,533,865	49,170	35,931	85,101	85,101	0
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 14	84	449,538	51,879	2,260,902	0	2,710,440	51,879	37,529	89,409	89,409	0
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 16	86	405,810	35,524	2,540,350	0	2,946,159	35,524	39,199	74,722	74,722	0
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 18	88	355,335	37,563	2,854,336	0	3,209,672	37,563	40,943	78,505	78,505	0
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 20	90	314,346	22,846	3,207,132	0	3,521,478	22,846	42,764	65,610	65,610	0
		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.

Reaching the Target Income Goal Using The Make-Up Income Gap Based on Target Income												
Planning Horizon	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 %								
initial amount		1,000,000		1,000,000								
bonus % w/bonus		0.00 %		0.00 %								
		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	2,260,902	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

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