

Adding a Pension through the Add Income Function

11/24/2024 12:13 pm EST

On the structured income planning page, you can add a pension to an existing plan through the Add income function. Below is the step-by-step guideline for adding a pension through the add income 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: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Year	Accounts		Accounts		Accounts Total	Planned Distribution	SS	Total Income	Year
	Checkings/Savings Account	Income	Individual Roth IRA	Income					
net return	60	0.01 %	0.00 %		1,990,000	0	0		
initial amount		240,000	1,750,000		1,990,000	Subtotal of account incomes	Infl Factor		
bonus %		0.00 %	0.00 %		0		2.50 %		
w/bonus		240,000	1,750,000		1,990,000				
end of 1	61	240,024	0	1,750,000	0	0	0	0	end of 1
end of 2	62	240,048	0	1,750,000	0	0	25,200	25,200	end of 2
end of 3	63	240,072	0	1,750,000	0	0	25,830	25,830	end of 3
end of 4	64	240,096	0	1,750,000	0	0	26,476	26,476	end of 4
end of 5	65	240,120	0	1,750,000	0	0	27,138	27,138	end of 5
end of 6	66	240,144	0	1,750,000	0	0	27,816	27,816	end of 6
end of 7	67	240,168	0	1,750,000	0	0	28,511	28,511	end of 7
end of 8	68	240,192	0	1,750,000	0	0	29,224	29,224	end of 8
end of 9	69	240,216	0	1,750,000	0	0	29,955	29,955	end of 9
end of 10	70	240,240	0	1,750,000	0	0	30,704	30,704	end of 10
end of 11	71	240,264	0	1,750,000	0	0	31,471	31,471	end of 11
end of 12	72	240,288	0	1,750,000	0	0	32,258	32,258	end of 12
end of 13	73	240,312	0	1,750,000	0	0	33,065	33,065	end of 13
end of 14	74	240,336	0	1,750,000	0	0	33,891	33,891	end of 14
end of 15	75	240,360	0	1,750,000	0	0	34,738	34,738	end of 15
end of 16	76	240,384	0	1,750,000	0	0	35,607	35,607	end of 16
end of 17	77	240,408	0	1,750,000	0	0	36,497	36,497	end of 17
end of 18	78	240,432	0	1,750,000	0	0	37,410	37,410	end of 18
end of 19	79	240,456	0	1,750,000	0	0	38,345	38,345	end of 19
end of 20	80	240,481	0	1,750,000	0	0	39,303	39,303	end of 20
		0	0	0	0	0	603,439	603,439	

Orange backgrounds indicate hypothetical returns

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning 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 Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Adding a Pension through the Ad Income Function

Planning Horizon: 20 years

Year	Checkings Account		Savings Account		Individual Roth IRA		Accounts Total	Planned Distribution	SS	Total Income	Year
	Account	Income	Account	Income	Account	Income					
net return	0.01 %		0.00 %				1,990,000				
initial amount	240,000		1,750,000				1,990,000	Subtotal of account incomes	0		
bonus %	0.00 %		0.00 %				0	Manage			
w/bonus	240,000		1,750,000				1,990,000	Infl Factor	2.50 %		
end of 1	240,024	0	1,750,000	0			1,990,024	0	0	0	end of 1
end of 2	240,048	0	1,750,000	0			1,990,048	0	25,200	25,200	end of 2
end of 3	240,072	0	1,750,000	0			1,990,072	0	25,830	25,830	end of 3
end of 4	240,096	0	1,750,000	0			1,990,096	0	26,476	26,476	end of 4
end of 5	240,120	0	1,750,000	0			1,990,120	0	27,138	27,138	end of 5
end of 6	240,144	0	1,750,000	0			1,990,144	0	27,816	27,816	end of 6
end of 7	240,168	0	1,750,000	0			1,990,168	0	28,511	28,511	end of 7
end of 8	240,192	0	1,750,000	0			1,990,192	0	29,224	29,224	end of 8
end of 9	240,216	0	1,750,000	0			1,990,216	0	29,955	29,955	end of 9
end of 10	240,240	0	1,750,000	0			1,990,240	0	30,704	30,704	end of 10
end of 11	240,264	0	1,750,000	0			1,990,264	0	31,471	31,471	end of 11
end of 12	240,288	0	1,750,000	0			1,990,288	0	32,258	32,258	end of 12
end of 13	240,312	0	1,750,000	0			1,990,312	0	33,065	33,065	end of 13
end of 14	240,336	0	1,750,000	0			1,990,336	0	33,891	33,891	end of 14
end of 15	240,360	0	1,750,000	0			1,990,360	0	34,738	34,738	end of 15
end of 16	240,384	0	1,750,000	0			1,990,384	0	35,607	35,607	end of 16
end of 17	240,408	0	1,750,000	0			1,990,408	0	36,497	36,497	end of 17
end of 18	240,432	0	1,750,000	0			1,990,432	0	37,410	37,410	end of 18
end of 19	240,456	0	1,750,000	0			1,990,456	0	38,345	38,345	end of 19
end of 20	240,481	0	1,750,000	0			1,990,480	0	39,303	39,303	end of 20
		0		0			0	0	603,439	603,439	

Orange backgrounds indicate hypothetical returns

Step 3: Other Income Name: Enter in a title for the other income name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: [REDACTED]

This is a Social Security income:

First year income: [REDACTED]

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description: [REDACTED]

Delay the income start until age:

Age to begin income: [REDACTED] Client 1 age Client 2 age

Tax calculation option: Not Taxable

Income Adjustments

ADD ADJUSTMENT: [REDACTED]

Pick year(s): [REDACTED]

Pick year(s) to remove: [REDACTED]

Reset all years: [REDACTED]

Year: 1-24

Income adjustment: [REDACTED]

Orange backgrounds indicate hypothetical returns

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

Step 4: First Year Income: Enter in the numeric amount of income for the first year. SIPS recognizes dollar marks and commas.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income:

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Orange backgrounds indicate hypothetical returns

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

Step 5: Inflation Rate: Enter in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income 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: Number of Months of Income in First Year: Enter in the number of months of income in the first year. The default amount is set a 12.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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Orange backgrounds indicate hypothetical returns

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

Step 7: Income Description: Enter in the income description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5%

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
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9	
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Orange backgrounds indicate hypothetical returns

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

Step 8: Delay the Income Start Until Age: Check this box if the income will start at a different age than the start age of the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5%

Number of months of income in first year: 12.0

Income description: Pension

Delay the income start until age: ←

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
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4	
5	
6	
7	
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9	
10	
11	
12	
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Orange backgrounds indicate hypothetical returns

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

Step 9: Age to Begin Income: Enter in the numeric number the pension will start.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5%

Number of months of income in first year: 12.0

Income description: Pension

Delay the income start until age: ←

Age to begin income: 0 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
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Orange backgrounds indicate hypothetical returns

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

Step 10: Radio Buttons: Click which radio button the income is associated with. The default is set with Client 1.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

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

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5 %

Number of months of income in first year: 12.0

Income description: Pension

Delay the income start until age:

Age to begin income: 62 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
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Orange backgrounds indicate hypothetical returns

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

Step 11: Tax Calculation Option Down Carrot Arrow: In the text box, click on the down carrot arrow and select which tax option this income will be.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

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

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5 %

Number of months of income in first year: 12.0

Income description: Pension

Delay the income start until age:

Age to begin income: 62 Client 1 age Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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Orange backgrounds indicate hypothetical returns

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

Step 12: Save: Click the green save button underneath the add income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name: Pension

This is a Social Security income:

First year income: \$54,000

Inflation rate: 2.5 %

Number of months of income in first year: 12.0

Income description: Pension

Delay the income start until age:

Age to begin income: 62 Client 1 age Client 2 age

Tax calculation option: Pension (line 4 of the tax form)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income 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 13: Structured Income Planning Page: The new pension income column will automatically appear underneath the income side in the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

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

Structured Income Planning

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

Scenario: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Checkings/Savings Account		Individual Roth IRA				SS	Pension		
net return	60	0.01 %		0.00 %						
initial amount		240,000		1,750,000	1,990,000					
bonus % w/bonus		0.00 %		0.00 %	0					
		240,000	Manage	1,750,000	1,990,000		Manage	Manage		
							2.50 %	2.50 %		
end of 1	61	240,024	0	1,750,000	1,990,024	0	0	0	0	end of 1
end of 2	62	240,048	0	1,750,000	1,990,048	0	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,750,000	1,990,072	0	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,750,000	1,990,096	0	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,750,000	1,990,120	0	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,750,000	1,990,144	0	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,750,000	1,990,168	0	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,750,000	1,990,192	0	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,750,000	1,990,216	0	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,750,000	1,990,240	0	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,750,000	1,990,264	0	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,750,000	1,990,288	0	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,750,000	1,990,312	0	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,750,000	1,990,336	0	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,750,000	1,990,360	0	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,750,000	1,990,384	0	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,750,000	1,990,408	0	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,750,000	1,990,432	0	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,750,000	1,990,456	0	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,750,000	1,990,480	0	39,303	84,222	123,525	end of 20
							0	603,439	1,293,084	1,896,524

Orange backgrounds indicate hypothetical returns

Step 14: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [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: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			SS	Pension		
net return	60	0.01 %	0.00 %		1,990,000					
initial amount		240,000		1,750,000	1,990,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %	0		2.50 %	2.50 %		
w/bonus		240,000		1,750,000	1,990,000					
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,750,000	0	1,990,408	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,750,000	0	1,990,432	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,750,000	0	1,990,456	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,750,000	0	1,990,480	39,303	84,222	123,525	end of 20
			0		0		0	603,439	1,293,084	1,896,524

Orange backgrounds indicate hypothetical returns

Step 15: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [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: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			SS	Pension		
net return	60	0.01 %	0.00 %		1,990,000					
initial amount		240,000		1,750,000	1,990,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor		
bonus %		0.00 %		0.00 %	0		2.50 %	2.50 %		
w/bonus		240,000		1,750,000	1,990,000					
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,750,000	0	1,990,408	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,750,000	0	1,990,432	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,750,000	0	1,990,456	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,750,000	0	1,990,480	39,303	84,222	123,525	end of 20
			0		0		0	603,439	1,293,084	1,896,524

Orange backgrounds indicate hypothetical returns

Step 16: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
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: Adding a Pension through the Add Income Function

Planning Horizon: 2 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			SS	Pension			
net return	60	0.01 %		0.00 %							
initial amount		240,000		1,750,000	1,990,000	Subtotal of account incomes	Manage	Manage			
bonus % w/bonus		0.00 %		0.00 %	0		Infl Factor	Infl Factor			
		240,000	Manage	1,750,000	Manage	1,990,000	2.50 %	2.50 %			
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	end of 1	
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,750,000	0	1,990,408	0	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,750,000	0	1,990,432	0	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,750,000	0	1,990,456	0	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,750,000	0	1,990,480	0	39,303	84,222	123,525	end of 20
		0		0		0		603,439	1,293,084	1,896,524	

Orange backgrounds indicate hypothetical returns

Step 17: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

YOUR CASE LIST | SETTINGS | HELP | **SIGN OUT**

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Adding a Pension through the Add Income Function

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year	
	Account	Income	Account	Income			SS	Pension			
net return	60	0.01 %		0.00 %							
initial amount		240,000		1,750,000	1,990,000	Subtotal of account incomes	Manage	Manage			
bonus % w/bonus		0.00 %		0.00 %	0		Infl Factor	Infl Factor			
		240,000	Manage	1,750,000	Manage	1,990,000	2.50 %	2.50 %			
end of 1	61	240,024	0	1,750,000	0	1,990,024	0	0	0	0	end of 1
end of 2	62	240,048	0	1,750,000	0	1,990,048	0	25,200	54,000	79,200	end of 2
end of 3	63	240,072	0	1,750,000	0	1,990,072	0	25,830	55,350	81,180	end of 3
end of 4	64	240,096	0	1,750,000	0	1,990,096	0	26,476	56,734	83,210	end of 4
end of 5	65	240,120	0	1,750,000	0	1,990,120	0	27,138	58,152	85,290	end of 5
end of 6	66	240,144	0	1,750,000	0	1,990,144	0	27,816	59,606	87,422	end of 6
end of 7	67	240,168	0	1,750,000	0	1,990,168	0	28,511	61,096	89,608	end of 7
end of 8	68	240,192	0	1,750,000	0	1,990,192	0	29,224	62,623	91,848	end of 8
end of 9	69	240,216	0	1,750,000	0	1,990,216	0	29,955	64,189	94,144	end of 9
end of 10	70	240,240	0	1,750,000	0	1,990,240	0	30,704	65,794	96,498	end of 10
end of 11	71	240,264	0	1,750,000	0	1,990,264	0	31,471	67,439	98,910	end of 11
end of 12	72	240,288	0	1,750,000	0	1,990,288	0	32,258	69,125	101,383	end of 12
end of 13	73	240,312	0	1,750,000	0	1,990,312	0	33,065	70,853	103,917	end of 13
end of 14	74	240,336	0	1,750,000	0	1,990,336	0	33,891	72,624	106,515	end of 14
end of 15	75	240,360	0	1,750,000	0	1,990,360	0	34,738	74,440	109,178	end of 15
end of 16	76	240,384	0	1,750,000	0	1,990,384	0	35,607	76,301	111,907	end of 16
end of 17	77	240,408	0	1,750,000	0	1,990,408	0	36,497	78,208	114,705	end of 17
end of 18	78	240,432	0	1,750,000	0	1,990,432	0	37,410	80,163	117,573	end of 18
end of 19	79	240,456	0	1,750,000	0	1,990,456	0	38,345	82,167	120,512	end of 19
end of 20	80	240,481	0	1,750,000	0	1,990,480	0	39,303	84,222	123,525	end of 20
		0		0		0		603,439	1,293,084	1,896,524	

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com.

