

Understanding a Structured Income Plan that has a Target Income, income tax, and planned distributions columns within the plan.

12/20/2024 4:12 pm EST

Below is an explanation of what each column represents when a structured income plan has a target income, income tax, and planned distributions columns within the plan.

Step 1: Initial Plan Date: This date represents the first day of the structured income plan.

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 Doe, Jane PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 12/16/2024

Structured Income Planning
 Edit Dynamic Mode

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel					
net return	61	4.00 %		5.00 %	Jane IRA	6.00 %		1,540,000									
initial amount		500,000		1,000,000	40,000			0	Subtotal	Infl Factor	Infl Factor	Infl Factor					
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		1,540,000	of account	2.00 %	1.50 %	2.00 %					from total
w/bonus		500,000		1,000,000	40,000				incomes								income to
																	target
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	(27,367)	100,000	100,000	0	2025
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	(28,369)	103,000	103,000	0	2026
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	(29,320)	106,090	106,090	0	2027
2028	65	555,888	76,647	1,215,306	0	74,121	0	1,845,516	76,647	0	32,626	0	0	109,273	109,273	0	2028
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0	112,551	112,551	0	2029
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0	115,927	115,927	0	2030
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0	119,405	119,405	0	2031
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0	122,987	122,987	0	2032
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,698,790	124,003	0	35,147	(32,473)	0	126,677	126,677	0	2033
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)	130,477	130,477	0	2034
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)	134,392	134,392	0	2035
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)	138,423	138,423	0	2036
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)	142,576	142,576	0	2037
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)	146,853	146,853	0	2038
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)	151,259	151,259	0	2039
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)	155,797	155,797	0	2040
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0	

Orange backgrounds indicate hypothetical returns

Step 2: Scenario: This text box shows the scenario you are currently viewing. To switch scenarios, click the dropdown arrow and select a different one.

Step 16: First row of the Client's Wages Column: The number represents the end of the year wage.

Year		Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
net return initial amount	61	4.00 %		5.00 %	Jane IRA	6.00 %			1,540,000		150,000							
bonus % w/bonus		500,000		1,000,000	Jane inc	40,000			0	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 1.50 %	Infl Factor 2.00 %	Eff Tax Rate		Infl Factor 3.00 %	from total income to target	
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	(27,367)-17%	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,730,553	(21,631)	153,000	0	0	(28,369)-17%	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	(29,320)-17%	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	0	32,626	0	0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)-15%	134,392	134,392	0	2035	
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)-15%	138,423	138,423	0	2036	
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)-15%	142,576	142,576	0	2037	
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)-15%	146,853	146,853	0	2038	
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)-15%	151,259	151,259	0	2039	
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0		

Step 17: Second Row of the Client's Wages Column: The number in the second row and on represents the end of the year client's wages along with the inflation factor added to it.

Year		Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
net return initial amount	61	4.00 %		5.00 %	Jane IRA	6.00 %			1,540,000		150,000							
bonus % w/bonus		500,000		1,000,000	Jane inc	40,000			0	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 1.50 %	Infl Factor 2.00 %	Eff Tax Rate		Infl Factor 3.00 %	from total income to target	
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	(27,367)-17%	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,730,553	(21,631)	153,000	0	0	(28,369)-17%	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	(29,320)-17%	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	0	32,626	0	0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)-15%	134,392	134,392	0	2035	
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)-15%	138,423	138,423	0	2036	
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)-15%	142,576	142,576	0	2037	
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)-15%	146,853	146,853	0	2038	
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)-15%	151,259	151,259	0	2039	
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0		

Step 18: Last Row of the Wages Incomes Column: These numbers represent the sums of all wages amounts.

The screenshot shows the 'Structured Income Planning' interface for Jane Doe. The scenario is 'Starting Plan Demo' with a 16-year horizon. The table displays income projections from 2025 to 2040. Key columns include:

- Taxable Income:** Account and Income for Brokerage Investments.
- Tax-Deferred Income:** Account and Income for Jane IRA.
- Tax-Free Income:** Account and Income for ROTH.
- Accounts Total** and **Planned Distribution**.
- Jane Wages:** Inflation-adjusted wages, highlighted with a red arrow in the final row (2040) at 459,060.
- Jane SS:** Social Security income.
- Travel** and **Income Tax** (including Eff Tax Rate).
- After Tax Income** and **After Tax Target Income**.
- Income Gap:** Difference between actual and target income.

 Orange backgrounds indicate hypothetical returns. A note at the bottom states: 'Orange backgrounds indicate hypothetical returns'.

Step 19: Social Security: This column represents the Social Security distribution amount. The monetary amount begins at the retirement age specified in the client information section of the client dashboard. The inflation factor corresponds to the percentage entered in the income section of the client dashboard.

This screenshot is identical to the one in Step 18, showing the same income projection table for Jane Doe. In this view, a red arrow points to the 'Jane SS' (Social Security) column in the final row (2040), which shows a value of 39,008. The rest of the table structure and data are the same as in Step 18.

Step 20: First Row of the Client's Social Security Column: The number represents the end of the year wage of the social security.

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Expenses		Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel	Infl Factor	Infl Factor					
net return	61	4.00 %		5.00 %	Jane IRA	6.00 %		1,540,000	0	150,000	0	0	0	0	0	0	0	0	2025
initial amount		500,000		1,000,000	40,000	40,000		1,540,000	0	150,000	0	0	0	0	0	0	0	0	2026
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		1,540,000	0	150,060	0	0	0	0	0	0	0	0	2027
w/bonus		500,000		1,000,000	40,000	40,000		1,540,000	0	150,060	0	0	0	0	0	0	0	0	2028
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	0	(27,367)-17%	100,000	100,000	0	2029	
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	0	(28,369)-17%	103,000	103,000	0	2030	
2027	64	608,207	(13,650)	1,157,625	0	69,326	(7,000)	1,835,758	(20,650)	156,060	0	0	0	(29,320)-17%	106,090	106,090	0	2031	
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	0	32,626	0	0	0-0%	109,273	109,273	0	2032	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0	0-0%	112,551	112,551	0	2033	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0	0-0%	115,927	115,927	0	2034	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0	0-0%	119,405	119,405	0	2035	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0	0-0%	122,987	122,987	0	2036	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0	0-0%	126,677	126,677	0	2037	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)-10%	130,477	130,477	0	2038		
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)-15%	134,392	134,392	0	2039		
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)-15%	138,423	138,423	0	2040		
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)-15%	142,576	142,576	0	2041		
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)-15%	146,853	146,853	0	2042		
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)-15%	151,259	151,259	0	2043		
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)-15%	155,797	155,797	0	2044		
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)		(246,524)	2,015,688	2,015,688	0		

Step 21: Second Row of the Client's Social Security Column: The number in the second row and on represents the end of the year client's social security along with the inflation factor added to it.

Step 24: Last Row of the Expenses Column: This number represents the sum of the expenses amount. If a number is in (parenthesis), it represents how much was withdrawn.

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Expenses		Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel	Infl Factor	Infl Factor					
net return	61	4.00 %		5.00 %	Jane IRA	6.00 %		1,540,000		150,000									
initial amount		500,000		1,000,000	Jane inc	40,000		1,540,000											
bonus %		0.00 %		0.00 %		0.00 %				Infl Factor	Infl Factor	Infl Factor							
w/ bonus		500,000		1,000,000		40,000				2.00 %	1.50 %	2.00 %							
2025	62	535,633	(15,633)	1,050,000		49,400	(7,000)	1,635,033	(22,633)	150,000				(27,367)-17%	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500		59,364	(7,000)	1,733,553	(21,631)	153,000				(28,369)-17%	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625		69,926	(7,000)	1,835,758	(20,650)	156,060				(29,320)-17%	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506		74,121		1,845,516	76,647	0				0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282		78,569		1,823,538	109,436	0				0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096		83,283		1,797,899	112,915	0				0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100		88,280		1,768,380	116,501	0				0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455		93,577		1,734,757	120,196	0				0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328		99,191		1,696,790	124,003	0				0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143		1,678,196	103,963	0				(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451		1,641,969	121,189	0				(23,007)-15%	134,392	134,392	0	2035	
2036	73	0	0	1,481,458	125,585	118,138		1,599,596	125,585	0				(23,915)-15%	138,423	138,423	0	2036	
2037	74	0	0	1,425,404	130,127	125,226		1,550,631	130,127	0				(24,855)-15%	142,576	142,576	0	2037	
2038	75	0	0	1,361,858	134,817	132,740		1,494,598	134,817	0				(25,827)-15%	146,853	146,853	0	2038	
2039	76	0	0	1,290,292	139,659	140,704		1,430,996	139,659	0				(26,832)-15%	151,259	151,259	0	2039	
2040	77	0	0	1,210,146	144,660	149,147		1,359,292	144,660	0				(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782	459,060	464,491	(156,121)		(246,524)	2,015,688	2,015,688	0			

Step 25: Income Tax: This column represents the monetary and percentage amount of income tax that would be paid in that year.

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Expenses		Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel	Infl Factor	Infl Factor					
net return	61	4.00 %		5.00 %	Jane IRA	6.00 %		1,540,000		150,000									
initial amount		500,000		1,000,000	Jane inc	40,000		1,540,000											
bonus %		0.00 %		0.00 %		0.00 %				Infl Factor	Infl Factor	Infl Factor							
w/ bonus		500,000		1,000,000		40,000				2.00 %	1.50 %	2.00 %							
2025	62	535,633	(15,633)	1,050,000		49,400	(7,000)	1,635,033	(22,633)	150,000				(27,367)-17%	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500		59,364	(7,000)	1,733,553	(21,631)	153,000				(28,369)-17%	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625		69,926	(7,000)	1,835,758	(20,650)	156,060				(29,320)-17%	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506		74,121		1,845,516	76,647	0				0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282		78,569		1,823,538	109,436	0				0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096		83,283		1,797,899	112,915	0				0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100		88,280		1,768,380	116,501	0				0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455		93,577		1,734,757	120,196	0				0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328		99,191		1,696,790	124,003	0				0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143		1,678,196	103,963	0				(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451		1,641,969	121,189	0				(23,007)-15%	134,392	134,392	0	2035	
2036	73	0	0	1,481,458	125,585	118,138		1,599,596	125,585	0				(23,915)-15%	138,423	138,423	0	2036	
2037	74	0	0	1,425,404	130,127	125,226		1,550,631	130,127	0				(24,855)-15%	142,576	142,576	0	2037	
2038	75	0	0	1,361,858	134,817	132,740		1,494,598	134,817	0				(25,827)-15%	146,853	146,853	0	2038	
2039	76	0	0	1,290,292	139,659	140,704		1,430,996	139,659	0				(26,832)-15%	151,259	151,259	0	2039	
2040	77	0	0	1,210,146	144,660	149,147		1,359,292	144,660	0				(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782	459,060	464,491	(156,121)		(246,524)	2,015,688	2,015,688	0			

target income will rise per year due to inflation.

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Structured Income Planning

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Scenario: Starting Plan Demo

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Infl Factor						
net return	61	4.00%	5.00%	Jane IRA	6.00%	1,540,000	0	1,540,000	0	Infl Factor 2.00%	Infl Factor 1.50%	Infl Factor 2.00%	Eff Tax Rate	100,000	100,000	0	2025	
initial amount	62	500,000	1,000,000	40,000	40,000	1,540,000	0	1,540,000	150,000	153,000	156,060	0	(27,367)-17%	100,000	103,000	0	2026	
w/bonus	63	500,000	1,000,000	40,000	40,000	1,540,000	0	1,540,000	150,000	153,000	156,060	0	(28,369)-17%	103,000	106,090	0	2027	
	64	608,207	1,157,625	0	69,926	1,835,758	(7,000)	1,835,758	156,060	0	0	0	(29,320)-17%	106,090	109,273	0	2028	
	65	555,888	76,647	0	74,121	1,845,516	76,647	1,845,516	76,647	0	32,626	0	0-0%	109,273	109,273	0	2029	
	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0%	112,551	112,551	0	2030	
	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0%	115,927	115,927	0	2031	
	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0%	119,405	119,405	0	2032	
	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0%	122,987	122,987	0	2033	
	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0%	126,677	126,677	0	2034	
	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)-10%	130,477	130,477	0	2035	
	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)-15%	134,392	134,392	0	2036	
	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)-15%	138,423	138,423	0	2037	
	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)-15%	142,576	142,576	0	2038	
	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)-15%	146,853	146,853	0	2039	
	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)-15%	151,259	151,259	0	2040	
	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905	851,878	(21,000)		1,494,782	459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0					

Orange backgrounds indicate hypothetical returns

Step 31: First Row of the After Tax Target Income Column: This number represents the year end of the after tax target income.

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Structured Income Planning

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Scenario: Starting Plan Demo

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Infl Factor						
net return	61	4.00%	5.00%	Jane IRA	6.00%	1,540,000	0	1,540,000	0	Infl Factor 2.00%	Infl Factor 1.50%	Infl Factor 2.00%	Eff Tax Rate	100,000	100,000	0	2025	
initial amount	62	500,000	1,000,000	40,000	40,000	1,540,000	0	1,540,000	150,000	153,000	156,060	0	(27,367)-17%	100,000	103,000	0	2026	
w/bonus	63	500,000	1,000,000	40,000	40,000	1,540,000	0	1,540,000	150,000	153,000	156,060	0	(28,369)-17%	103,000	106,090	0	2027	
	64	608,207	1,157,625	0	69,926	1,835,758	(7,000)	1,835,758	156,060	0	0	0	(29,320)-17%	106,090	109,273	0	2028	
	65	555,888	76,647	0	74,121	1,845,516	76,647	1,845,516	76,647	0	32,626	0	0-0%	109,273	109,273	0	2029	
	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0%	112,551	112,551	0	2030	
	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0%	115,927	115,927	0	2031	
	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0%	119,405	119,405	0	2032	
	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0%	122,987	122,987	0	2033	
	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0%	126,677	126,677	0	2034	
	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)-10%	130,477	130,477	0	2035	
	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)-15%	134,392	134,392	0	2036	
	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)-15%	138,423	138,423	0	2037	
	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)-15%	142,576	142,576	0	2038	
	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)-15%	146,853	146,853	0	2039	
	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)-15%	151,259	151,259	0	2040	
	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905	851,878	(21,000)		1,494,782	459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0					

Orange backgrounds indicate hypothetical returns

Step 32: Second Row of the After Tax Target Income Column: This number represent the year end of the after tax

target income with the inflation percentage factored in.

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year			
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Expenses									
net return initial amount	61	500,000	4.00%	1,000,000	5.00%	Jane IRA	40,000	1,540,000	Subtotal of account incomes	150,000	0	0	(27,367)	100,000	100,000	0	2025				
bonus % w/bonus		0.00%		0.00%		Jane inc	0.00%	1,540,000	Infl Factor	2.00%	1.50%	2.00%	Eff Tax Rate		Infl factor	3.00%					
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	(27,367)	100,000	100,000	0	2025				
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	(28,369)	103,000	103,000	0	2026				
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	(29,320)	106,090	106,090	0	2027				
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	0	32,626	0	0-0	109,273	109,273	0	2028				
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0	112,551	112,551	0	2029				
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0	115,927	115,927	0	2030				
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0	119,405	119,405	0	2031				
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0	122,987	122,987	0	2032				
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0	126,677	126,677	0	2033				
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)	130,477	130,477	0	2034				
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)	134,392	134,392	0	2035				
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)	138,423	138,423	0	2036				
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)	142,576	142,576	0	2037				
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)	146,853	146,853	0	2038				
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)	151,259	151,259	0	2039				
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)	155,797	155,797	0	2040				
		663,905		851,878		(21,000)		1,494,782		459,060		464,491		(156,121)		2,015,688		2,015,688		0	

Orange backgrounds indicate hypothetical returns

Step 33: Last Row of the After Tax Target Income: This number represents the total after-tax income produced over the plan horizon.

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year			
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Expenses									
net return initial amount	61	500,000	4.00%	1,000,000	5.00%	Jane IRA	40,000	1,540,000	Subtotal of account incomes	150,000	0	0	(27,367)	100,000	100,000	0	2025				
bonus % w/bonus		0.00%		0.00%		Jane inc	0.00%	1,540,000	Infl Factor	2.00%	1.50%	2.00%	Eff Tax Rate		Infl factor	3.00%					
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	(27,367)	100,000	100,000	0	2025				
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	(28,369)	103,000	103,000	0	2026				
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	(29,320)	106,090	106,090	0	2027				
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	0	32,626	0	0-0	109,273	109,273	0	2028				
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(30,000)	0-0	112,551	112,551	0	2029				
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(30,600)	0-0	115,927	115,927	0	2030				
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(31,212)	0-0	119,405	119,405	0	2031				
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(31,836)	0-0	122,987	122,987	0	2032				
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(32,473)	0-0	126,677	126,677	0	2033				
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	0	(9,160)	130,477	130,477	0	2034				
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	0	(23,007)	134,392	134,392	0	2035				
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	0	(23,915)	138,423	138,423	0	2036				
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,855)	142,576	142,576	0	2037				
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	0	(25,827)	146,853	146,853	0	2038				
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	0	(26,832)	151,259	151,259	0	2039				
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	0	(27,872)	155,797	155,797	0	2040				
		663,905		851,878		(21,000)		1,494,782		459,060		464,491		(156,121)		2,015,688		2,015,688		0	

Orange backgrounds indicate hypothetical returns

Step 34: Income Gap: This column indicates whether there is a monetary difference between the target income and

the actual income. If the numbers are in red this means there is a deficiency and the actual income is less than the target income. If the numbers are in green there is an excess which means the actual income exceeds the target income. If the number is zero (0) it means that the target income and the actual income are equal. See the article [Reaching the Target Income Goal Using the Make-Up Income Gap Based on Target Income Function](#) for more information on how to resolve Income Gaps in your plan.

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 REVISED PLAN DATE: 12/11/2024

Structured Income Planning

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel					
net return	61	500,000	1,000,000	40,000	1,540,000	0	1,540,000	Subtotal of account incomes	150,000	0	0	(27,367)-17%	100,000	100,000	0	2025	
initial amount		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	Infl Factor	2.00 %	1.50 %	2.00 %	Eff Tax Rate		Infl Factor	3.00 %	from total income to target	
bonus % w/bonus		500,000	1,000,000	40,000	1,540,000	0	1,540,000										
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	32,626	0	0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	33,115	(30,000)	0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	33,612	(30,600)	0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	34,116	(31,212)	0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	34,628	(31,836)	0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	35,147	(32,473)	0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	35,675	0	(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	36,210	0	(23,007)-15%	134,392	134,392	0	2035	
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	36,753	0	(23,915)-15%	138,423	138,423	0	2036	
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	37,304	0	(24,855)-15%	142,576	142,576	0	2037	
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	37,864	0	(25,827)-15%	146,853	146,853	0	2038	
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	38,432	0	(26,832)-15%	151,259	151,259	0	2039	
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0	

Orange backgrounds indicate hypothetical returns

Step 35: Calendar Year: The leftmost and rightmost columns represent the calendar years within the timeframe.

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 Doe, Jane PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 12/11/2024

Structured Income Planning

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes			Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel					
net return	61	500,000	1,000,000	40,000	1,540,000	0	1,540,000	Subtotal of account incomes	150,000	0	0	(27,367)-17%	100,000	100,000	0	2025	
initial amount		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	Infl Factor	2.00 %	1.50 %	2.00 %	Eff Tax Rate		Infl Factor	3.00 %	from total income to target	
bonus % w/bonus		500,000	1,000,000	40,000	1,540,000	0	1,540,000										
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	(22,633)	150,000	0	0	100,000	100,000	0	2025	
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	0	103,000	103,000	0	2026	
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	(20,650)	156,060	0	0	106,090	106,090	0	2027	
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	76,647	32,626	0	0-0%	109,273	109,273	0	2028	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	33,115	(30,000)	0-0%	112,551	112,551	0	2029	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	33,612	(30,600)	0-0%	115,927	115,927	0	2030	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	34,116	(31,212)	0-0%	119,405	119,405	0	2031	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	34,628	(31,836)	0-0%	122,987	122,987	0	2032	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	35,147	(32,473)	0-0%	126,677	126,677	0	2033	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	35,675	0	(9,160)-10%	130,477	130,477	0	2034	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	36,210	0	(23,007)-15%	134,392	134,392	0	2035	
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2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	39,008	0	(27,872)-15%	155,797	155,797	0	2040	
		663,905		851,878		(21,000)		1,494,782		459,060	464,491	(156,121)	(246,524)	2,015,688	2,015,688	0	

Orange backgrounds indicate hypothetical returns

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

