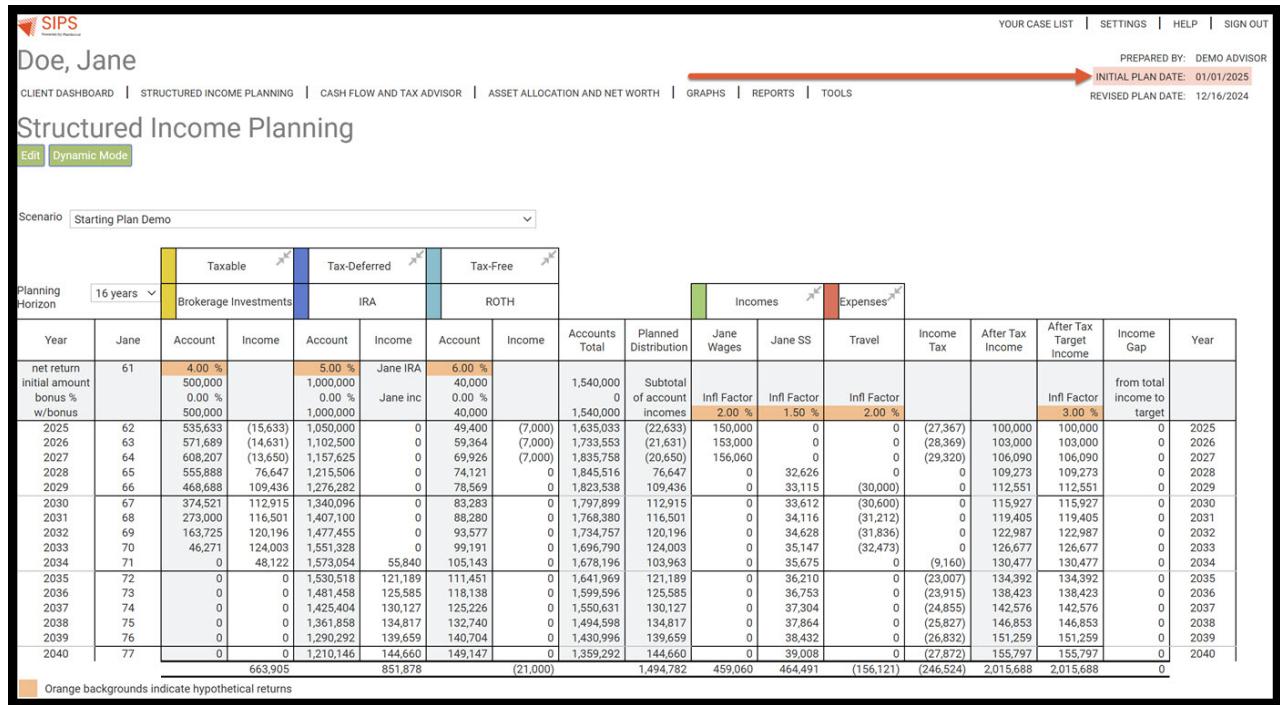


Understanding a Structured Income Plan that has a Target Income and an After Tax Target Columns

02/10/2026 1:56 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.



The screenshot shows the SIPS Structured Income Planning software interface. At the top, there's a header with the SIPS logo, user information (Doe, Jane), and navigation links (YOUR CASE LIST, SETTINGS, HELP, SIGN OUT). Below the header, it shows the PREPARED BY: DEMO ADVISOR, INITIAL PLAN DATE: 01/01/2025, and REVISED PLAN DATE: 12/16/2024. The main area is titled "Structured Income Planning" with "Edit" and "Dynamic Mode" buttons. A dropdown menu shows "Scenario: Starting Plan Demo". The data table has a "Planning Horizon" of 16 years. The columns are organized into three main sections: "Brokerage Investments" (Taxable, Tax-Deferred, Tax-Free), "Incomes" (Jane Wages, Jane SS, Travel), and "Expenses". The "Incomes" and "Expenses" sections further divide into "Income Tax", "After Tax Income", "After Tax Target Income", "Income Gap", and "Year". Orange backgrounds in the table represent hypothetical returns. A legend at the bottom left indicates that orange backgrounds represent 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.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Timeline: Taxable, Tax-Deferred, Tax-Free

Account Types: Brokerage Investments, IRA, ROTH

Income Categories: Incomes, Expenses

Table Data (Summary Row):

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
net return	61	4.00 %	5.00 %	Jane IRA	6.00 %			1,540,000									
initial amount		500,000	1,000,000	Jane inc	40,000			0									
bonus % w/bonus		0.00 %	0.00 %		0.00 %			1,540,000									
		500,000	1,000,000		40,000			0									
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)	1,733,553	(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
		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 3: Planning Horizon: This text box displays the timeline for the planning scenario. To adjust the timeline, click the dropdown arrow and select a timeframe.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Timeline: Taxable, Tax-Deferred, Tax-Free

Account Types: Brokerage Investments, IRA, ROTH

Income Categories: Incomes, Expenses

Table Data (Summary Row):

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
net return	61	4.00 %	5.00 %	Jane IRA	6.00 %			1,540,000									
initial amount		500,000	1,000,000	Jane inc	40,000			0									
bonus % w/bonus		0.00 %	0.00 %		0.00 %			1,540,000									
		500,000	1,000,000		40,000			0									
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)	1,733,553	(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
		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 4: Calendar Year: The leftmost and rightmost columns represent the calendar years within the timeframe.



Doe, Jane

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

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 12/31/2024

Structured Income Planning

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

Scenario: Starting Plan Demo

Planning Horizon	16 years	Taxable			Tax-Deferred			Tax-Free			Incomes			Expenses					
		Brokerage Investments		IRA		ROTH		Jane Wages		Jane SS		Travel		Income Tax		After Tax Income			
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate	After Tax Income	After Tax Target Income	Income Gap	Year	
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %												
initial amount		500,000		1,000,000		Jane inc	40,000		1,540,000	Subtotal of account incomes	2.00 %	1.50 %	2.00 %						
bonus % w/bonus		0.00 %		0.00 %			0.00 %		1,540,000										
		500,000		1,000,000		Jane inc	40,000												
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)	1,733,553	(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%	109,273	109,273	0	2028	
2029	66	468,688	109,456	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	(31,121)	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	(9,160)-10%	130,477	130,477	0	2034		
2035	72	0	0	1,530,581	121,189		111,451	0	1,641,969	121,189	0	36,210	(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	(23,915)-15%	138,423	138,423	0	2036		
2037	74	0	0	1,425,044	130,127		125,226	0	1,550,631	130,127	0	37,304	(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	(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	(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	(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 5: Final Row: The final row indicates the last year of the planning horizon.

Step 6: Name and Age: This column displays the client's name and age. The starting age represents the client's current age, while the final row reflects the client's age at the end of the planning horizon.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Table Structure:

Taxable				Tax-Deferred				Tax-Free				Incomes				Expenses			
Brokerage Investments		IRA		ROTH															
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year		
net return	61	4.00 %	5.00 %	Jane IRA	6.00 %														
initial amount		500,000	1,000,000		40,000			1,540,000											
bonus %		0.00 %	0.00 %	Jane inc	0.00 %			0											
w/bonus		500,000	1,000,000		40,000			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	(27,367)-17%	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)-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%	106,690	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		
		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 7: Accounts: These columns represent the client's monetary account information. They include the account title, the monetary balance, the yearly growth percentage, and the yearly income growth amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Table Structure:

Taxable				Tax-Deferred				Tax-Free				Incomes				Expenses			
Brokerage Investments		IRA		ROTH															
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year		
net return	61	4.00 %	5.00 %	Jane IRA	6.00 %														
initial amount		500,000	1,000,000		40,000			1,540,000											
bonus %		0.00 %	0.00 %	Jane inc	0.00 %			0											
w/bonus		500,000	1,000,000		40,000			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	(27,367)-17%	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)-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%	106,690	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		
		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 8: Grayed out Accounts Section: The grayed-out section of the accounts represents the starting net amount, initial amount, bonus %, and the bonus amount.

SIPS		Your Case List												Settings		Help																		
Doe, Jane		PREPARED BY: DEMO ADVISOR												INITIAL PLAN DATE: 01/01/2025		REVISED PLAN DATE: 12/11/2024																		
CLIENT DASHBOARD		INITIAL PLAN DATE: 01/01/2025												REVISED PLAN DATE: 12/11/2024																				
STRUCTURED INCOME PLANNING		STRUCTURED INCOME PLANNING												STRUCTURED INCOME PLANNING																				
CASH FLOW AND TAX ADVISOR		CASH FLOW AND TAX ADVISOR												CASH FLOW AND TAX ADVISOR																				
ASSET ALLOCATION AND NET WORTH		ASSET ALLOCATION AND NET WORTH												ASSET ALLOCATION AND NET WORTH																				
GRAPHICS		GRAPHICS												GRAPHICS																				
REPORTS		REPORTS												REPORTS																				
TOOLS		TOOLS												TOOLS																				
Structured Income Planning																																		
Edit		Dynamic Mode																																
Scenario		Starting Plan Demo																																
		Taxable			Tax-Deferred			Tax-Free																										
Planning Horizon		16 years			16 years			16 years																										
Year		Jane		Account		Income		Account		Income		Accounts Total		Planned Distribution		Jane Wages		Jane SS		Travel		Incomes		Expenses										
net return		61		4.00 %		5.00 %		Jane IRA		6.00 %		1,540,000		Subtotal of account incomes		Infl Factor 2.00 %		Infl Factor 1.50 %		Infl Factor 2.00 %		Eff Tax Rate												
initial amount		500,000		0.00 %		0.00 %		Jane inc		40,000		1,540,000		150,000		0		(27.367)-17%		100,000		100,000		0										
bonus % w/bonus		0.00 %		500,000		1,000,000		0		40,000		1,540,000		153,000		0		(28.359)-17%		103,000		103,000		0										
2025		62		535,633		(15,633)		1,050,000		0		49,400		(7,000)		1,635,033		(22,633)		150,000		0		(27.367)-17%		100,000								
2026		63		571,689		(14,631)		1,102,500		0		59,364		(7,000)		1,733,553		(21,631)		153,000		0		(28.359)-17%		103,000								
2027		64		608,207		(13,650)		1,157,625		0		69,926		(7,000)		1,835,758		(20,650)		156,060		0		(29.320)-17%		106,090								
2028		65		558,888		76,647		1,215,506		0		74,121		0		1,845,516		76,647		0		32,626		0		109,273								
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						
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						
2031		68		273,000		116,501		1,407,100		0		88,280		0		1,768,380		116,501		0		34,116		(31,121)		0		119,405						
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						
2033		70		45,271		124,003		1,551,328		0		99,191		0		1,696,790		124,003		0		35,147		(32,473)		0		126,677						
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						
2035		72		0		0		1,590,518		111,451		0		1,641,969		121,189		0		36,210		0		(23,007)-15%		134,392		134,392						
2036		73		0		0		1,481,458		125,585		118,138		0		1,599,596		125,585		0		36,753		(23,915)-15%		138,423		138,423						
2037		74		0		0		1,425,404		130,127		0		1,550,631		130,127		0		37,304		(24,855)-15%		142,576		142,576								
2038		75		0		0		1,361,858		134,817		132,740		0		1,494,598		134,817		0		37,864		(25,827)-15%		146,853		146,853						
2039		76		0		0		1,290,292		139,659		140,704		0		1,430,996		139,659		0		38,432		(26,832)-15%		145,159		145,159						
2040		77		0		0		121,146		144,660		149,147		0		1,359,292		144,660		0		39,008		(27,872)-15%		155,797		155,797						
663,905																	851,878		(21,000)		1,494,782		459,060		464,491		(156,121)		(246,524)		2,015,688		2,015,688	

Step 9: First Row of the Accounts Columns: The monetary amount in the first row represents the amounts of what the account will be at the end of the calendar year.

Step 10: First Row of the Account Income Column: The number in the row of the income represents if there was a deposit or withdrawal from the account. If the numeric value is in parenthesis, it represents a deposit. If the numeric

amount has no parenthesis around it represents a withdrawal.

Structured Income Planning															PREPARED BY: DEMO ADVISOR			
INITIAL PLAN DATE: 01/01/2025															REVISED PLAN DATE: 12/11/2024			
Scenario Starting Plan Demo																		
Planning Horizon 16 years					Brokerage Investments						IRA						ROTH	
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year	
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %											
initial amount		500,000		1,000,000		Jane IRA	40,000		1,540,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate				
bonus % w/bonus		0.00 %		0.00 %		Jane inc	0.00 %		0	2.00 %	1.50 %	2.00 %						
		500,000		1,000,000			40,000		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	(27,367)-17%	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)-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						

Orange backgrounds indicate hypothetical returns.

Step 11: Final Row of the Accounts Income Column: The numbers on the income section side of the accounts represents the sums of the incomes. If the number value is in (parenthesis), it represents a deposit. If the numeric amount has no parenthesis around it represents a withdrawal.

Structured Income Planning															PREPARED BY: DEMO ADVISOR			
INITIAL PLAN DATE: 01/01/2025															REVISED PLAN DATE: 12/11/2024			
Scenario Starting Plan Demo																		
Planning Horizon 16 years					Brokerage Investments						IRA						ROTH	
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year	
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %											
initial amount		500,000		1,000,000		Jane IRA	40,000		1,540,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate				
bonus % w/bonus		0.00 %		0.00 %		Jane inc	0.00 %		0	2.00 %	1.50 %	2.00 %						
		500,000		1,000,000			40,000		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	(27,367)-17%	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)-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						

Orange backgrounds indicate hypothetical returns.

Step 12: Accounts Total: This column represents the combined monetary total of all accounts.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Accounts Total

Brokerage Investments, IRA, ROTH

Incomes, Expenses

After Tax Target Income, Income Gap

Eff Tax Rate, Infl Factor

Travel, Income Tax, After Tax Income

Jane Wages, Jane SS

Subtotal of account incomes, Infl Factor

2.00 %, 1.50 %, 2.00 %

663,905, 851,878, (21,000), 1,494,782, 459,060, 464,491, (156,121), (246,524), 2,015,688, 2,015,688

Orange backgrounds indicate hypothetical returns

Step 13: Planned Distribution: This value represents the total funds added or withdrawn from the accounts in that year of the plan. Numbers in (parenthesis) indicate overall savings to accounts in that year, numbers not in parenthesis indicate a withdrawal from accounts in that year.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Accounts Total

Brokerage Investments, IRA, ROTH

Incomes, Expenses

After Tax Target Income, Income Gap

Eff Tax Rate, Infl Factor

Travel, Income Tax, After Tax Income

Jane Wages, Jane SS

Subtotal of account incomes, Infl Factor

2.00 %, 1.50 %, 2.00 %

663,905, 851,878, (21,000), 1,494,782, 459,060, 464,491, (156,121), (246,524), 2,015,688, 2,015,688

Orange backgrounds indicate hypothetical returns

Step 14: Final Row of the Planned Distribution Column: This number represents the sum of all the yearly planned distributions. If the number value is in (parenthesis), it represents a deposit. If the numeric amount has no parenthesis around it represents a withdrawal.

Step 15: Client's Wages: This column is part of the income section and represents the client's yearly wage. The grayed-out section displays the inflation factor percentage for the yearly wage increase. The starting wage amount corresponds to the value entered on the income page. Similarly, the inflation factor percentage aligns with the percentage specified on the income page.


YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Doe, Jane

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Starting Plan Demo

Planning Horizon	Taxable		Tax-Deferred		Tax-Free		Incomes		Expenses		Infl Factor	Eff Tax Rate	After Tax Income	After Tax Target Income	Income Gap	Year	
	Brokerage Investments		IRA		ROTH		Jane Wages		Jane SS								
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor	from total income to target	
net return	61	4.00 %	5.00 %	Jane IRA	6.00 %												
initial amount		500,000	1,000,000		40,000			1,540,000	Subtotal of account incomes								
bonus % w/bonus		0.00 %	0.00 %	Jane inc	0.00 %			1,540,000	2.00 %	1.50 %	2.00 %						
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)-17%	100,000	100,000	0	2025
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,735,553	(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)	2015,682	2015,682	0					

Orange backgrounds indicate hypothetical returns

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

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Taxable				Tax-Deferred				Tax-Free				Incomes				Expenses			
Brokerage Investments		IRA		ROTH															
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year		
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %												
initial amount		500,000		1,000,000		Jane inc	40,000		1,540,000	0	Subtotal of account incomes	20.00 %	Infl Factor	Infl Factor	Eff Tax Rate				
bonus %		0.00 %		0.00 %			0.00 %		1,540,000	0	(22,633)	150,000	0	0	(27,367)-17%	100,000	100,000		
w/bonus		500,000		1,000,000			40,000				(21,631)	153,000	0	0	(28,369)-17%	103,000	103,000		
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	0	1,733,553	0	0	0	0	(27,367)-17%	100,000	100,000		
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	0	1,835,758	0	0	0	0	(28,369)-17%	103,000	103,000		
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	0	1,845,516	0	0	0	0	(29,320)-17%	106,090	106,090		
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	0	76,647	0	32,626	0	0	0%	109,273	109,273		
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	0	109,436	0	33,115	(30,000)	0	0%	112,551	112,551		
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	0	112,915	0	33,612	(30,600)	0	0%	115,927	115,927		
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	0	116,501	0	34,116	(31,212)	0	0%	119,405	119,405		
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	0	120,196	0	34,628	(31,836)	0	0%	122,987	122,987		
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	0	124,003	0	35,147	(32,473)	0	0%	126,677	126,677		
2034	71	0	48,122	1,573,054	0	55,840	105,143	0	1,678,196	0	103,963	0	35,675	0	(9,160)-10%	130,477	130,477		
		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 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.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

Taxable				Tax-Deferred				Tax-Free				Incomes				Expenses			
Brokerage Investments		IRA		ROTH															
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year		
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %												
initial amount		500,000		1,000,000		Jane inc	40,000		1,540,000	0	Subtotal of account incomes	20.00 %	Infl Factor	Infl Factor	Eff Tax Rate				
bonus %		0.00 %		0.00 %			0.00 %		1,540,000	0	(22,633)	150,000	0	0	(27,367)-17%	100,000	100,000		
w/bonus		500,000		1,000,000			40,000				(21,631)	153,000	0	0	(28,369)-17%	103,000	103,000		
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	0	1,733,553	0	0	0	0	(27,367)-17%	100,000	100,000		
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	0	1,835,758	0	0	0	0	(28,369)-17%	103,000	103,000		
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,758	0	1,845,516	0	0	0	0	(29,320)-17%	106,090	106,090		
2028	65	555,888	76,647	1,215,506	0	74,121	0	1,845,516	0	76,647	0	32,626	0	0	0%	109,273	109,273		
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	0	109,436	0	33,115	(30,000)	0	0%	112,551	112,551		
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	0	112,915	0	33,612	(30,600)	0	0%	115,927	115,927		
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	0	116,501	0	34,116	(31,212)	0	0%	119,405	119,405		
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	0	120,196	0	34,628	(31,836)	0	0%	122,987	122,987		
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	0	124,003	0	35,147	(32,473)	0	0%	126,677	126,677		
2034	71	0	48,122	1,573,054	0	55,840	105,143	0	1,678,196	0	103,963	0	35,675	0	(9,160)-10%	130,477	130,477		
		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 18: Last Row of the Wages Incomes Column: These numbers represent the sums of all wages amounts.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario Starting Plan Demo

Planning Horizon 16 years

Brokerage Investments IRA ROTH

Year Jane Account Income Account Income Account Income Accounts Total Planned Distribution

net return 61 4.00 % 5.00 % 6.00 %

initial amount 500,000 1,000,000 40,000

bonus % w/bonus 0.00 % 0.00 % 0.00 %

500,000 1,000,000 40,000

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) 1,733,553 (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% 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 (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 (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 (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 (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 (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

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.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario Starting Plan Demo

Planning Horizon 16 years

Brokerage Investments IRA ROTH

Year Jane Account Income Account Income Account Income Accounts Total Planned Distribution

net return 61 4.00 % 5.00 % 6.00 %

initial amount 500,000 1,000,000 40,000

bonus % w/bonus 0.00 % 0.00 % 0.00 %

500,000 1,000,000 40,000

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) 1,733,553 (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% 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 (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 (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 (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 (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 (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

Orange backgrounds indicate hypothetical returns

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

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

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					
net return initial amount bonus % w/bonus	61	4.00 %	5.00 %	6.00 %						2.00 %	1.50 %	2.00 %						
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)-17%	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)-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	(9,160)-10%	0%-0%	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	(30,600)	0%-0%	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	(23,915)-15%	0%-0%	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	(24,855)-15%	0%-0%	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	(25,827)-15%	0%-0%	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	(26,832)-15%	0%-0%	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	(27,872)-15%	0%-0%	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 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.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario: Starting Plan Demo

Planning Horizon: 16 years

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					
net return initial amount bonus % w/bonus	61	4.00 %	5.00 %	6.00 %						2.00 %	1.50 %	2.00 %						
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)-17%	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)-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	(9,160)-10%	0%-0%	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	(30,600)	0%-0%	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	(23,915)-15%	0%-0%	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	(24,855)-15%	0%-0%	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	(25,827)-15%	0%-0%	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	(26,832)-15%	0%-0%	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	(27,872)-15%	0%-0%	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 22: Last Row of the Social Security Income Column: These numbers represent the sums of all the social security amounts.

SIPS Structured Income Planning

Structured Income Planning

Edit Dynamic Mode

Scenario Starting Plan Demo

Planning Horizon 16 years

1. Taxable, Tax-Deferred, Tax-Free

2. Brokerage Investments, IRA, ROTH

3. Incomes, Expenses

4. Jane, Jane SS, Travel, Income Tax, After Tax Income, After Tax Target Income, Income Gap, Year

5. Accounts Total, Planned Distribution, Subtotal of account incomes, Infl Factor (2.00%, 1.50%, 2.00%), Eff Tax Rate, Infl Factor (3.00%)

6. Rows: net return, initial amount, bonus % w/bonus, years 2025-2040, total assets (663,905), total expenses (851,878), total (21,000), total assets (1,494,782), total expenses (459,060), total (464,491), total assets (156,121), total expenses (246,524), total (2,015,688)

7. Orange backgrounds indicate hypothetical returns.

Step 23: Expenses: Expenses are modeled like a negative income. If a number is in (parenthesis), it is an expense. If the number is zero it means that there was no expense in that year.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 12/11/2024

SIPS Structured Income Planning

Structured Income Planning

Edit Dynamic Mode

Scenario Starting Plan Demo

Planning Horizon 16 years

1. Taxable, Tax-Deferred, Tax-Free

2. Brokerage Investments, IRA, ROTH

3. Incomes, Expenses

4. Jane, Jane SS, Travel, Income Tax, After Tax Income, After Tax Target Income, Income Gap, Year

5. Accounts Total, Planned Distribution, Subtotal of account incomes, Infl Factor (2.00%, 1.50%, 2.00%), Eff Tax Rate, Infl Factor (3.00%)

6. Rows: net return, initial amount, bonus % w/bonus, years 2025-2040, total assets (663,905), total expenses (851,878), total (21,000), total assets (1,494,782), total expenses (459,060), total (464,491), total assets (156,121), total expenses (246,524), total (2,015,688)

7. Orange backgrounds indicate hypothetical returns.

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.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Table: Income Statement (16 years)

Legend: Orange backgrounds indicate hypothetical returns

Red arrow points to the Expenses column in the last row.

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes		Expenses		After Tax Target Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel	Income Tax			
net return initial amount bonus % w/bonus	61	4.00 %	5.00 %	6.00 %												
		500,000	1,000,000	1,000,000	Jane IRA	40,000	1,540,000	0	Subtotal of account incomes	2.00 %	1.50 %	2.00 %	Eff Tax Rate			
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	
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)-17%	103,000	103,000	
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	
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	0	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(0,000)	0%-0%	112,551	0	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(0,600)	0%-0%	115,927	0	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(1,212)	0%-0%	119,405	0	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(1,836)	0%-0%	122,987	0	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(2,473)	0%-0%	126,677	0	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	(0,9160)-10%	0%-0%	130,477	0	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	(0,3060)	0%-0%	134,392	0	
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	(0,23915)	0%-0%	138,423	0	
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	(0,24855)	0%-0%	142,576	0	
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	(0,25827)	0%-0%	146,853	0	
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	(0,26832)	0%-0%	151,259	0	
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	(0,27872)	0%-0%	155,797	0	
		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 represent the monetary and percentage amount of Income tax that would be paid in that year.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Doe, Jane

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: Starting Plan Demo

Planning Horizon: 16 years

Table: Income Statement (16 years)

Red arrow points to the Income Tax column in the last row.

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Incomes		Expenses		After Tax Income	Income Gap	Year
		Account	Income	Account	Income	Account	Income			Jane Wages	Jane SS	Travel	Income Tax			
net return initial amount bonus % w/bonus	61	4.00 %	5.00 %	6.00 %												
		500,000	1,000,000	1,000,000	Jane IRA	40,000	1,540,000	0	Subtotal of account incomes	2.00 %	1.50 %	2.00 %	Eff Tax Rate			
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	
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)-17%	103,000	103,000	
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	
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	0	
2029	66	468,688	109,436	1,276,282	0	78,569	0	1,823,538	109,436	0	33,115	(0,000)	0%-0%	112,551	0	
2030	67	374,521	112,915	1,340,096	0	83,283	0	1,797,899	112,915	0	33,612	(0,600)	0%-0%	115,927	0	
2031	68	273,000	116,501	1,407,100	0	88,280	0	1,768,380	116,501	0	34,116	(1,212)	0%-0%	119,405	0	
2032	69	163,725	120,196	1,477,455	0	93,577	0	1,734,757	120,196	0	34,628	(1,836)	0%-0%	122,987	0	
2033	70	46,271	124,003	1,551,328	0	99,191	0	1,696,790	124,003	0	35,147	(2,473)	0%-0%	126,677	0	
2034	71	0	48,122	1,573,054	55,840	105,143	0	1,678,196	103,963	0	35,675	(0,9160)-10%	0%-0%	130,477	0	
2035	72	0	0	1,530,518	121,189	111,451	0	1,641,969	121,189	0	36,210	(0,3060)	0%-0%	134,392	0	
2036	73	0	0	1,481,458	125,585	118,138	0	1,599,596	125,585	0	36,753	(0,23915)	0%-0%	138,423	0	
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	(0,24855)	0%-0%	142,576	0	
2038	75	0	0	1,361,858	134,817	132,740	0	1,494,598	134,817	0	37,864	(0,25827)	0%-0%	146,853	0	
2039	76	0	0	1,290,292	139,659	140,704	0	1,430,996	139,659	0	38,432	(0,26832)	0%-0%	151,259	0	
2040	77	0	0	1,210,146	144,660	149,147	0	1,359,292	144,660	0	39,008	(0,27872)	0%-0%	155,797	0	
		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 26: Last Row of the Income Tax Column: This number represents the total income taxes paid over the plan horizon.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario Starting Plan Demo																		
Planning Horizon	Taxable		Tax-Deferred		Tax-Free		Incomes						Expenses					
	Brokerage Investments		IRA		ROTH		Jane Wages			Jane SS			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution								
net return	61	4.00 %		5.00 %		6.00 %	Jane IRA	40,000	1,540,000	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
initial amount		500,000	1,000,000	0.00 %	0.00 %	0.00 %	Jane inc	0	0									
bonus % w/bonus		500,000	1,000,000					40,000	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	0	(27.367)-17%	100,000	100,000	0	2025
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	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	0	(29.321)-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	(9,160)	10%	0	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	(30,600)	0	0%	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	(23,915)	15%	0	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	(24,859)	15%	0	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	(25,827)	15%	0	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	(26,832)	15%	0	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	(27,872)	15%	0	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 27: After Tax Income Column: This column represents the after-tax income that the plan produced.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Scenario Starting Plan Demo																		
Planning Horizon	Taxable		Tax-Deferred		Tax-Free		Incomes						Expenses					
	Brokerage Investments		IRA		ROTH		Jane Wages			Jane SS			Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	Year
	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution								
net return	61	4.00 %		5.00 %		6.00 %	Jane IRA	40,000	1,540,000	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
initial amount		500,000	1,000,000	0.00 %	0.00 %	0.00 %	Jane inc	0	0									
bonus % w/bonus		500,000	1,000,000					40,000	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	0	(27.367)-17%	100,000	100,000	0	2025
2026	63	571,689	(14,631)	1,102,500	0	59,364	(7,000)	1,733,553	(21,631)	153,000	0	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	0	(29.321)-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	(9,160)	10%	0	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	(23,007)	15%	0	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	(23,915)	15%	0	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	(24,859)	15%	0	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	(25,827)	15%	0	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	(26,832)	15%	0	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	(27,872)	15%	0	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 28: Last Row of the After Tax Income Column: This number represents the total after-tax income produced

over the plan horizon.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Structured Income Planning

Edit Dynamic Mode

Scenario Starting Plan Demo

Planning Horizon 16 years

Planning Horizon	Taxable			Tax-Deferred			Tax-Free			Incomes			Expenses					
	Brokerage Investments			IRA			ROTH			Jane Wages			Jane SS					
	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate	After Tax Income	After Tax Target Income	Income Gap	Year
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %											
initial amount		500,000		1,000,000		40,000			1,540,000	Subtotal of account incomes	2.00 %	1.50 %	2.00 %					
bonus % w/bonus		0.00 %		0.00 %		0.00 %			0	0								
		500,000		1,000,000		40,000			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	(27,367)-17%	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)-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	(24,859)-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						

Orange backgrounds indicate hypothetical returns

Step 29: After Tax Target Income Column: This column represents the after tax target income that the client would like to have.

SIPS Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 12/11/2024

Structured Income Planning

Edit Dynamic Mode

Scenario Starting Plan Demo

Planning Horizon 16 years

Planning Horizon	Taxable			Tax-Deferred			Tax-Free			Incomes			Expenses					
	Brokerage Investments			IRA			ROTH			Jane Wages			Jane SS					
	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate	After Tax Income	After Tax Target Income	Income Gap	Year
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %											
initial amount		500,000		1,000,000		40,000			1,540,000	Subtotal of account incomes	2.00 %	1.50 %	2.00 %					
bonus % w/bonus		0.00 %		0.00 %		0.00 %			0	0								
		500,000		1,000,000		40,000			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	(27,367)-17%	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)-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	(24,859)-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						

Orange backgrounds indicate hypothetical returns

Step 30: After Tax Target Income Infl Factor: This percentage amount represents how much percentage wise they

target income will rise per year due to inflation.

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

SIPS		Your Case List												Settings		Help														
Doe, Jane																														
Client Dashboard Structured Income Planning Cash Flow and Tax Advisor Asset Allocation and Net Worth Graphs Reports Tools																														
Prepared By: DEMO ADVISOR Initial Plan Date: 01/01/2025 Revised Plan Date: 12/11/2024																														
Structured Income Planning																														
Edit		Dynamic Mode																												
Scenario: Starting Plan Demo																														
Planning Horizon	16 years		Taxable		Tax-Deferred		Tax-Free																							
			Brokerage Investments		IRA		ROTH				Incomes		Expenses																	
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	Tax Target Income	Income Gap	Year													
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %																							
initial amount		500,000		1,000,000		Jane IRA	40,000		1,540,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 1.50 %	Infl Factor 2.00 %	Eff Tax Rate																
bonus % w/bonus		0.00 %		0.00 %		Jane inc	0.00 %		1,540,000	(22,633)	150,000	0	0	(27.367)-17%	100,000	100,000	0													
		500,000		1,000,000		Jane inc	40,000			(21,631)	153,000	0	0	(28.369)-17%	103,000	103,000	0													
2025	62	535,633	(15,633)	1,050,000	0	49,400	(7,000)	1,635,033	150,000	0	0	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	153,000	0	0	0	0	103,000	103,000	0	2026													
2027	64	608,207	(13,650)	1,157,625	0	69,926	(7,000)	1,835,578	156,060	0	0	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	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	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	1,590,518	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															

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.

Structured Income Planning															PREPARED BY: DEMO ADVISOR		
INITIAL PLAN DATE: 01/01/2025															REVISED PLAN DATE: 12/11/2024		
Scenario Starting Plan Demo																	
Planning Horizon	16 years	Brokerage Investments						IRA						Incomes		Expenses	
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %										
initial amount		500,000		1,000,000		40,000		1,540,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate				
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	2.00 %	1.50 %	2.00 %						
		500,000		1,000,000		40,000		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	(27,367)-17%	100,000	16,000	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)-17%	103,000	16,300	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	16,090	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	0	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	0	0	2036
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,859)-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					

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.

Structured Income Planning															PREPARED BY: DEMO ADVISOR		
INITIAL PLAN DATE: 01/01/2025															REVISED PLAN DATE: 12/11/2024		
Scenario Starting Plan Demo																	
Planning Horizon	16 years	Brokerage Investments						IRA						Incomes		Expenses	
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Travel	Income Tax	After Tax Income	After Tax Target Income	Income Gap	
net return	61	4.00 %		5.00 %		Jane IRA	6.00 %										
initial amount		500,000		1,000,000		40,000		1,540,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor	Eff Tax Rate				
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0	2.00 %	1.50 %	2.00 %						
		500,000		1,000,000		40,000		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	(27,367)-17%	100,000	16,000	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)-17%	103,000	16,300	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	16,090	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	0	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	0	0	2036
2037	74	0	0	1,425,404	130,127	125,226	0	1,550,631	130,127	0	37,304	0	(24,859)-15%	142,576	0	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	0	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					

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 acutal 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.

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

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

