

Editing the Initial Plan Date in a SIPS Plan

02/13/2025 3:06 pm EST

Within your SIPS plan, you can edit your initial plan date. If you change your initial plan date to be more than one year old than the revision date, the older years will be grayed out in your SIPS plan. The grayed-out years are stating that those years are over and the plan is moving to the next current year. The numbers that are in the columns on the Structured Income Planning Page represent the values at the end of each respective year. In the display options if you switch the view to plans years instead of calendar years the years that are in the past will stay grayed out since they are no longer current. Below are the step by step instructions for editing your initial plan date.

For more getting started articles about the Structured Income plan, please see:

- [Understanding a Basic Structured Income Plan](#)
- [Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns](#)
- [Planning Horizon Timeline](#)
- [Editing the Social Security Age](#)

Step 1: Case Selection: Double click on the case you would like to open up.

Case	Initial Plan Date	Revised Date	Tags	Active
Doe, Jane	01/01/2025	02/12/2025	Demo Advisor	<input checked="" type="checkbox"/>
Doe, John	01/01/2025	02/13/2025		<input checked="" type="checkbox"/>
Doe, John & Doe, Jane	01/01/2025	12/30/2024		<input checked="" type="checkbox"/>

Step 2: Edit: Click on the green edit button underneath the Client Information heading.

Client Information

[Edit](#) [Goto Incomes >>](#)

Client one: Last: Doe, First: John, Date of birth: 01/01/1965, Initial plan age: 60, Current age: 60, Retirement age: 65, Gender: Male

Client two: Last: [Redacted], First: [Redacted], Date of birth: [Redacted], Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Initial plan date: 01/01/2025, Revision date: 02/13/2025

Step 3: Initial Plan Date: Delete the date that is entered and enter in a new initial plan date.

Doe, John
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: 02/13/2025

Client Information

[Edit](#) [Save](#) [Cancel](#) [Add Beneficiary](#)

Case Title: Doe, John
Description:
Selection tags: Demo Advisor Active

Client one	Client two
Last: Doe	Last: <input type="text"/>
First: John	First: <input type="text"/>
Date of birth: 01/01/1965	Date of birth: <input type="text"/>
Initial plan age: 60	Initial plan age: 0
Current age: 60	Current age: 0
Retirement age: 65	Retirement age: 0
Gender: Male	Gender: Female

Initial plan date: 01/01/2025
Revision date: 02/13/2025

Step 4: Save: Click on the green save button underneath the Client Information heading.

Doe, John
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: 02/13/2025

Client Information

[Edit](#) [Save](#) [Cancel](#) [Add Beneficiary](#)

Case Title: Doe, John
Description:
Selection tags: Demo Advisor Active

Client one	Client two
Last: Doe	Last: <input type="text"/>
First: John	First: <input type="text"/>
Date of birth: 01/01/1965	Date of birth: <input type="text"/>
Initial plan age: 60	Initial plan age: 0
Current age: 60	Current age: 0
Retirement age: 65	Retirement age: 0
Gender: Male	Gender: Female

Initial plan date: 01/01/2023
Revision date: 02/13/2025

Step 5: Structured Income Planning: Click on the Structured Income Planning subheading button.

Doe, John
CLIENT DASHBOARD | **STRUCTURED INCOME PLANNING** | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2023
REVISED PLAN DATE: 02/13/2025

Client Information

[Edit](#) [Goto Incomes >>](#)

Case Title: Doe, John
Description:
Selection tags: Demo Advisor Active

Client one	Client two
Last: Doe	Last: <input type="text"/>
First: John	First: <input type="text"/>
Date of birth: 01/01/1965	Date of birth: <input type="text"/>
Initial plan age: 58	Initial plan age: 0
Current age: 60	Current age: 0
Retirement age: 65	Retirement age: 0
Gender: Male	Gender: Female

Initial plan date: 01/01/2023
Revision date: 02/13/2025

Step 6: Scenario: Select a scenario you would like to be looking at.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Dynamic Mode

Scenario: Editing the Initial Plan Date in a SIPS Plan

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified Account	Income	Account	Income			John Wages	John SS					
net return	58	6.00 %		5.00 %	John IRA	1,675,000								
initial amount		675,000		1,000,000	John inc	0	Subtotal of account incomes	Infl Factor	Infl Factor				from total income to target	
bonus % w/bonus		0.00 %		0.00 %		1,675,000	0	2.00 %	2.50 %					
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	
2037	73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	(52,524)		
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 7: Initial Plan Date: The initial plan date should automatically reflect the back date you have entered.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Dynamic Mode

Scenario: Editing the Initial Plan Date in a SIPS Plan

Year	John	Accounts				Accounts Total	Planned Distribution	Incomes		Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified Account	Income	Account	Income			John Wages	John SS					
net return	58	6.00 %		5.00 %	John IRA	1,675,000								
initial amount		675,000		1,000,000	John inc	0	Subtotal of account incomes	Infl Factor	Infl Factor				from total income to target	
bonus % w/bonus		0.00 %		0.00 %		1,675,000	0	2.00 %	2.50 %					
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	
2037	73	535,829	0	2,078,928	0	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	(52,524)		
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058

Step 8: Grayed Out Years: The year that are grayed out in the SIPS plan are the years that have already passed.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Scenario: Editing the Initial Plan Date in a SIPS Plan

Year	John	Accounts				Incomes								Year			
		Non-Qualified Account	Income	IRA	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap				
net return	58	6.00 %		5.00 %	John IRA	1,675,000											
initial amount		675,000		1,000,000	John inc	0	Subtotal of account incomes										from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,675,000		Infl Factor 2.00 %	Infl Factor 2.50 %								
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023			
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024			
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025			
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026			
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027			
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028			
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029			
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030			
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031			
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032			
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033			
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034			
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035			
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	46,084	(1,079)	97,020	97,020	97,020	0	2036			
2037	73	535,829	0	2,078,928	0	2,614,757	0	47,236	0	47,236	98,961	98,961	(51,725)	2037			
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	100,940	(52,524)	2038			
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	49,627	0	138,362	102,959	102,959	35,403	2039			
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	50,868	0	143,833	105,018	105,018	38,815	2040			
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	52,139	0	149,104	107,118	107,118	41,985	2041			
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	109,261	45,752	2042			
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058			

Step 9: Values at the End of the Year: The numbers reflected in the columns are the values at the end of the year.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Scenario: Editing the Initial Plan Date in a SIPS Plan

Year	John	Accounts				Incomes								Year			
		Non-Qualified Account	Income	IRA	Income	Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap				
net return	58	6.00 %		5.00 %	John IRA	1,675,000											
initial amount		675,000		1,000,000	John inc	0	Subtotal of account incomes										from total income to target
bonus % w/bonus		0.00 %		0.00 %		1,675,000		Infl Factor 2.00 %	Infl Factor 2.50 %								
2023	59	715,500	0	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023			
2024	60	758,430	0	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024			
2025	61	803,936	0	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025			
2026	62	852,172	0	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026			
2027	63	822,120	81,182	1,276,282	0	2,098,401	81,182	0	0	0	81,182	81,182	0	2027			
2028	64	788,640	82,806	1,340,096	0	2,128,736	82,806	0	0	0	82,806	82,806	0	2028			
2029	65	751,497	84,462	1,407,100	0	2,158,597	84,462	0	0	0	84,462	84,462	0	2029			
2030	66	710,435	86,151	1,477,455	0	2,187,890	86,151	0	0	0	86,151	86,151	0	2030			
2031	67	665,187	87,874	1,551,328	0	2,216,514	87,874	0	0	0	87,874	87,874	0	2031			
2032	68	615,466	89,632	1,628,894	0	2,244,360	89,632	0	0	0	89,632	89,632	0	2032			
2033	69	560,969	91,425	1,710,339	0	2,271,308	91,425	0	0	0	91,425	91,425	0	2033			
2034	70	544,407	50,220	1,795,856	0	2,340,263	50,220	43,863	(830)	93,253	93,253	93,253	0	2034			
2035	71	525,958	51,114	1,885,649	0	2,411,606	51,114	44,960	(955)	95,118	95,118	95,118	0	2035			
2036	72	505,499	52,016	1,979,931	0	2,485,430	52,016	46,084	(1,079)	97,020	97,020	97,020	0	2036			
2037	73	535,829	0	2,078,928	0	2,614,757	0	47,236	0	47,236	98,961	98,961	(51,725)	2037			
2038	74	567,979	0	2,182,874	0	2,750,853	0	48,417	0	48,416	100,940	100,940	(52,524)	2038			
2039	75	602,058	0	2,203,282	88,735	2,805,340	88,735	49,627	0	138,362	102,959	102,959	35,403	2039			
2040	76	638,181	0	2,220,481	92,966	2,858,662	92,966	50,868	0	143,833	105,018	105,018	38,815	2040			
2041	77	676,472	0	2,234,541	96,964	2,911,013	96,964	52,139	0	149,104	107,118	107,118	41,985	2041			
2042	78	717,060	0	2,244,698	101,570	2,961,758	101,570	53,443	0	155,013	109,261	109,261	45,752	2042			
		756,883		380,234		1,137,117		515,201		436,635	(84,593)	2,004,361	1,822,302	182,058			

Step 10: Edit: Click on the green edit button underneath the Structured Income Planning Heading.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

Dynamic Mode

Scenario: Editing the Initial Plan Date in a SIPS Plan

Planning Horizon: 20 years

Year	John	Accounts		Incomes		Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified Account	IRA	John IRA	John inc									
net return	58	6.00 %	5.00 %	John IRA	John inc	1,675,000	Subtotal of account incomes	Infl Factor	Infl Factor				from total income to target	
initial amount		675,000	1,000,000			0		2.00 %	2.50 %					
bonus % w/bonus		675,000	1,000,000			1,675,000								
2023	59	715,500	1,050,000	0	1,765,500	0	125,000	0	0	(20,076)	104,924	75,000	29,924	2023
2024	60	758,430	1,102,500	0	1,860,930	0	127,500	0	0	(20,138)	107,362	76,500	30,862	2024
2025	61	803,936	1,157,625	0	1,961,561	0	130,050	0	0	(20,548)	109,502	78,030	31,472	2025
2026	62	852,172	1,215,506	0	2,067,678	0	132,651	0	0	(20,966)	111,685	79,591	32,094	2026
2027	63	822,120	1,276,282	81,182	2,098,401	81,182	0	0	0	0	81,182	81,182	0	2027
2028	64	788,640	1,340,096	82,806	2,128,736	82,806	0	0	0	0	82,806	82,806	0	2028
2029	65	751,497	1,407,100	84,462	2,158,597	84,462	0	0	0	0	84,462	84,462	0	2029
2030	66	710,435	1,477,455	86,151	2,187,890	86,151	0	0	0	0	86,151	86,151	0	2030
2031	67	665,187	1,551,328	87,874	2,216,514	87,874	0	0	0	0	87,874	87,874	0	2031
2032	68	615,466	1,628,894	89,632	2,244,360	89,632	0	0	0	0	89,632	89,632	0	2032
2033	69	560,969	1,710,339	91,425	2,271,308	91,425	0	0	0	0	91,425	91,425	0	2033
2034	70	544,407	1,795,856	92,966	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	0	2034
2035	71	525,958	1,885,649	92,966	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	0	2035
2036	72	505,499	1,979,931	92,966	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	0	2036
2037	73	535,829	2,078,928	92,966	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	0	2037
2038	74	567,979	2,182,874	88,735	2,750,853	0	0	48,417	0	48,417	100,940	(52,524)	0	2038
2039	75	602,058	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	0	2039
2040	76	638,181	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	0	2040
2041	77	676,472	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	0	2041
2042	78	717,060	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	0	2042
		756,883	380,234	1,137,117	515,201	436,635	(84,593)	2,004,361	1,822,302	182,058				

Step 11: Display Options: Click on the green display option button underneath the Structured Income Planning Heading.

Doe, John 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: 01/01/2023
 REVISED PLAN DATE: 02/13/2025

Structured Income Planning

View Plan Years

Scenario: Editing the Initial Plan Date in a SIPS Plan

Planning Horizon: 20 years

Total required	Year	Accounts		Incomes		Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
		Non-Qualified Account	IRA	John IRA	John inc									
View Beneficial RMD														
REGULAR RMD across all accounts	net return	58	6.00 %	5.00 %	John IRA	1,675,000	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage		Manage Infl Factor	from total income to target	
John	initial amount		675,000	1,000,000	John inc	0		2.00 %	2.50 %					
total RMD	bonus % w/bonus		675,000	1,000,000	Manage	1,675,000								
0	2023	59	715,500	1,050,000	0	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924	2023
0	2024	60	758,430	1,102,500	0	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862	2024
0	2025	61	803,936	1,157,625	0	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472	2025
0	2026	62	852,172	1,215,506	0	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094	2026
0	2027	63	822,120	1,276,282	81,182	2,098,401	81,182	0	0	0	81,182	81,182	0	2027
0	2028	64	788,640	1,340,096	82,806	2,128,736	82,806	0	0	0	82,806	82,806	0	2028
0	2029	65	751,497	1,407,100	84,462	2,158,597	84,462	0	0	0	84,462	84,462	0	2029
0	2030	66	710,435	1,477,455	86,151	2,187,890	86,151	0	0	0	86,151	86,151	0	2030
0	2031	67	665,187	1,551,328	87,874	2,216,514	87,874	0	0	0	87,874	87,874	0	2031
0	2032	68	615,466	1,628,894	89,632	2,244,360	89,632	0	0	0	89,632	89,632	0	2032
0	2033	69	560,969	1,710,339	91,425	2,271,308	91,425	0	0	0	91,425	91,425	0	2033
0	2034	70	544,407	1,795,856	92,966	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0	2034
0	2035	71	525,958	1,885,649	92,966	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0	2035
0	2036	72	505,499	1,979,931	92,966	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0	2036
0	2037	73	535,829	2,078,928	92,966	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)	2037
0	2038	74	567,979	2,182,874	88,735	2,750,853	0	0	48,417	0	48,417	100,940	(52,524)	2038
88,735	2039	75	602,058	2,203,282	88,735	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403	2039
92,966	2040	76	638,181	2,220,481	92,966	2,858,662	92,966	0	50,868	0	143,833	105,018	38,815	2040
96,964	2041	77	676,472	2,234,541	96,964	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985	2041
101,570	2042	78	717,060	2,244,698	101,570	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752	2042
		756,883	380,234	1,137,117	515,201	436,635	(84,593)	2,004,361	1,822,302	182,058				

Step 12: View Plan Years: Click on the green View Plan Years button in the column display option box.

Column Display Options: Hide RMD Checks | Hide Income Riders | View Death Benefit | View % Distribution | View Comparison | View Tax Rates | **View Plan Years**

Account and Income Grouping

Accounts: Group 1, Group 2, Group 3, Group 4, Group 5

Incomes: John Wages, John SS

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan. You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups. Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Buttons: Reset, Condense All, Uncondense All

Group Setup

Accounts: Title, Color (Set)

Incomes: Title, Color (Set)

Buttons: Reset Title / Colors, Copy Setup To All Scenarios

Return With Grouping | Return Without Grouping

Step 13: Structured Income Plan: The Display years will automatically be switched to whichever option you have selected.

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2023
REVISED PLAN DATE: 02/13/2025

Structured Income Planning

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

Scenario: Editing the Initial Plan Date in a SIPS Plan

Planning Horizon: 20 years

Accounts		Incomes		Accounts Total	Planned Distribution	John Wages	John SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
Non-Qualified Account	IRA	John Wages	John SS										
Total required	View Beneficial RMD	Year	John	Account	Income	Account	Income	John IRA	John inc	Manage	Manage	Manage	from total income to target
REGULAR RMD	net return	58	6.00 %	675,000	1,000,000	1,675,000	0	0	0	0	0	0	0
across all accounts	initial amount		0.00 %	0	0	0	0	0	0	0	0	0	0
John	bonus %		0.00 %	675,000	1,000,000	1,675,000	0	0	0	0	0	0	0
total RMD	w/bonus		Manage	0	0	0	0	0	0	0	0	0	0
0	end of 1	59	715,500	0	1,050,000	1,765,500	0	125,000	0	(20,076)	104,924	75,000	29,924
0	end of 2	60	758,430	0	1,102,500	1,860,930	0	127,500	0	(20,138)	107,362	76,500	30,862
0	end of 3	61	803,936	0	1,157,625	1,961,561	0	130,050	0	(20,548)	109,502	78,030	31,472
0	end of 4	62	852,172	0	1,215,506	2,067,678	0	132,651	0	(20,966)	111,685	79,591	32,094
0	end of 5	63	822,120	81,182	1,276,282	2,098,401	81,182	0	0	0	81,182	81,182	0
0	end of 6	64	788,640	82,806	1,340,096	2,128,736	82,806	0	0	0	82,806	82,806	0
0	end of 7	65	751,497	84,462	1,407,100	2,158,597	84,462	0	0	0	84,462	84,462	0
0	end of 8	66	710,435	86,151	1,477,455	2,187,890	86,151	0	0	0	86,151	86,151	0
0	end of 9	67	665,187	87,874	1,551,328	2,216,514	87,874	0	0	0	87,874	87,874	0
0	end of 10	68	615,466	89,632	1,628,894	2,244,360	89,632	0	0	0	89,632	89,632	0
0	end of 11	69	560,969	91,425	1,710,339	2,271,308	91,425	0	0	0	91,425	91,425	0
0	end of 12	70	544,407	50,220	1,795,856	2,340,263	50,220	0	43,863	(830)	93,253	93,253	0
0	end of 13	71	525,958	51,114	1,885,649	2,411,606	51,114	0	44,960	(955)	95,118	95,118	0
0	end of 14	72	505,499	52,016	1,979,931	2,485,430	52,016	0	46,084	(1,079)	97,020	97,020	0
0	end of 15	73	535,829	0	2,078,928	2,614,757	0	0	47,236	0	47,236	98,961	(51,725)
0	end of 16	74	567,979	0	2,182,874	2,750,853	0	0	48,417	0	48,416	100,940	(52,524)
88,735	end of 17	75	602,058	0	2,203,282	2,805,340	88,735	0	49,627	0	138,362	102,959	35,403
92,966	end of 18	76	638,181	0	2,220,481	2,808,662	92,966	0	50,868	0	143,833	105,018	38,815
96,964	end of 19	77	676,472	0	2,234,541	2,911,013	96,964	0	52,139	0	149,104	107,118	41,985
101,570	end of 20	78	717,060	0	2,244,698	2,961,758	101,570	0	53,443	0	155,013	109,261	45,752
				756,883	380,234	1,137,117	515,201	436,635	(84,593)	2,004,361	1,822,302	182,058	

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