

Troubleshooting: "social security information is blank." Error Message

01/12/2026 10:47 am EST

This article provides a step-by-step solution for the 'social security information is blank' error message. This error occurs when you try to add Social Security income to the Structured Income Planning Page before entering the details on the Client Dashboard. Below is a hypothetical example of a client that would like to retire at age 67 and you would like to enter in the social security income when you are at the Structured Income Planning page.

To learn more about Add Inc Tax functions within SIPS Essentials see articles:

- [Calculating and Applying Tax Rates in SIPS Essentials](#)
- [Setting Effective Tax Rates for SIPS Essentials](#)

If you would like to learn more about advanced tax planning in SIPS Advanced see article:

- [Understanding the Advanced Tax Planning Page](#)

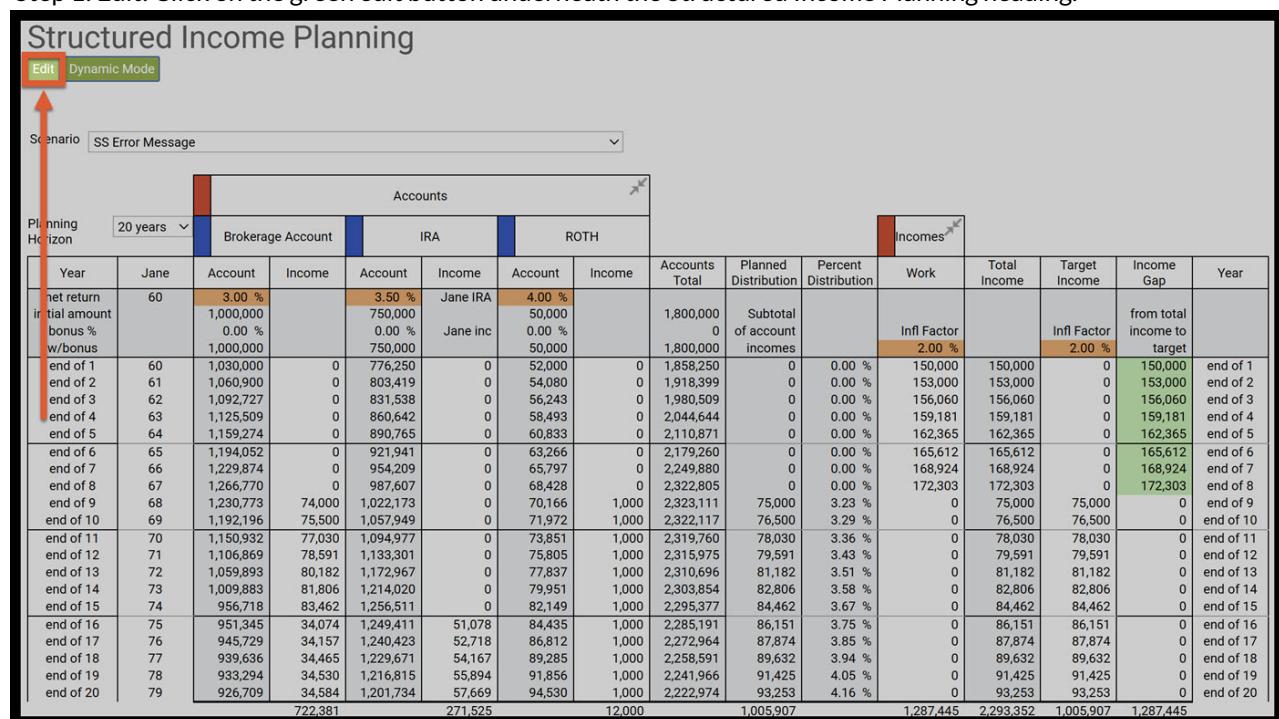
To learn about setting up tax calculations options for income and expenses see articles:

- [Tax Calculation Option: Adding Assets into a Structured Income Plan](#)
- [Tax Calculation Option: Adding Income and Expenses into a Structured Income Plan](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)

Step 1: Edit: Click on the green edit button underneath the Structured Income Planning heading.



Structured Income Planning																
Planning Horizon		20 years		Accounts				Incomes								
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	Total Income	Target Income	Income Gap	Year	
net return	60	3.00 %		3.50 %		Jane IRA	4.00 %									
initial amount		1,000,000		750,000		Jane IRA	50,000					150,000	0	150,000		
bonus % w/bonus		0.00 %		0.00 %		Jane Inc	0.00 %					150,000	0	150,000		
		1,000,000		750,000		Jane Inc	50,000					150,000	0	150,000		
end of 1	60	1,030,000	0	776,250	0	Jane IRA	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	end of 1	
end of 2	61	1,060,900	0	803,419	0	Jane IRA	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	end of 2	
end of 3	62	1,092,727	0	831,538	0	Jane IRA	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	end of 3	
end of 4	63	1,125,509	0	860,642	0	Jane IRA	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	end of 4	
end of 5	64	1,159,274	0	890,765	0	Jane IRA	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	end of 5	
end of 6	65	1,194,052	0	921,941	0	Jane IRA	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	end of 6	
end of 7	66	1,229,874	0	954,209	0	Jane IRA	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	end of 7	
end of 8	67	1,266,770	0	987,607	0	Jane IRA	68,428	0	2,322,805	0	0.00 %	172,303	0	172,303	end of 8	
end of 9	68	1,303,773	74,000	1,022,173	0	Jane IRA	70,166	1,000	2,323,111	75,000	3.23 %	0	75,000	0	0	end of 9
end of 10	69	1,392,196	75,500	1,057,949	0	Jane IRA	71,972	1,000	2,322,117	76,500	3.29 %	0	76,500	0	0	end of 10
end of 11	70	1,150,932	77,030	1,094,977	0	Jane IRA	73,851	1,000	2,319,760	78,030	3.36 %	0	78,030	0	0	end of 11
end of 12	71	1,106,869	78,591	1,133,301	0	Jane IRA	75,805	1,000	2,315,975	79,591	3.43 %	0	79,591	0	0	end of 12
end of 13	72	1,059,893	80,182	1,172,967	0	Jane IRA	77,837	1,000	2,310,696	81,182	3.51 %	0	81,182	0	0	end of 13
end of 14	73	1,009,883	81,806	1,214,020	0	Jane IRA	79,951	1,000	2,303,854	82,806	3.58 %	0	82,806	0	0	end of 14
end of 15	74	956,718	83,462	1,256,511	0	Jane IRA	82,149	1,000	2,295,377	84,462	3.67 %	0	84,462	0	0	end of 15
end of 16	75	951,345	84,074	1,249,411	51,078	Jane IRA	84,435	1,000	2,285,191	86,151	3.75 %	0	86,151	0	0	end of 16
end of 17	76	945,729	84,157	1,240,423	52,718	Jane IRA	86,812	1,000	2,272,964	87,874	3.85 %	0	87,874	0	0	end of 17
end of 18	77	939,636	84,465	1,229,671	54,167	Jane IRA	89,285	1,000	2,258,591	89,632	3.94 %	0	89,632	0	0	end of 18
end of 19	78	933,294	84,530	1,216,815	55,894	Jane IRA	91,856	1,000	2,241,966	91,425	4.05 %	0	91,425	0	0	end of 19
end of 20	79	926,709	84,584	1,201,734	57,669	Jane IRA	94,530	1,000	2,222,974	93,253	4.16 %	0	93,253	0	0	end of 20

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

Structured Income Planning																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Edit		Save		Cancel		Add Account		Add Income		Add Inc Tax		Add Target		Edit or Add Scenario		Display Options																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Scenario: SS Error Message																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
<table border="1"> <thead> <tr> <th colspan="3">Planning Horizon</th> <th colspan="4">Accounts</th> <th colspan="4">Incomes</th> <th colspan="4"> </th> <th colspan="3"> </th> </tr> <tr> <th colspan="3">20 years</th> <th colspan="2">Brokerage Account</th> <th colspan="2">IRA</th> <th colspan="2">ROTH</th> <th colspan="2"> </th> <th colspan="2"> </th> <th colspan="2"> </th> <th colspan="3"> </th> </tr> <tr> <th>Total required</th> <th>Year</th> <th>Jane</th> <th>Account</th> <th>Income</th> <th>Account</th> <th>Income</th> <th>Account</th> <th>Income</th> <th>Accounts Total</th> <th>Planned Distribution</th> <th>Percent Distribution</th> <th>Work</th> <th>Total Income</th> <th>Target Income</th> <th>Income Gap</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>View Beneficial RMD</td> <td></td> </tr> <tr> <td>REGULAR RMD</td> <td></td> </tr> <tr> <td>across all accounts</td> <td></td> </tr> <tr> <td>Jane total RMD</td> <td></td> </tr> <tr> <td>0</td> <td>end of 1</td> <td>60</td> <td>1,030,000</td> <td>3.00 %</td> <td></td> <td>750,000</td> <td>3.50 %</td> <td>Jane IRA</td> <td>4.00 %</td> <td>1,800,000</td> <td>0</td> <td>Subtotal of account incomes</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>initial amount</td> <td></td> <td>1,000,000</td> <td>0.00 %</td> <td></td> <td>0.00 %</td> <td></td> <td>Jane inc</td> <td>0.00 %</td> <td></td> <td></td> <td></td> <td>Manage Infl Factor 2.00 %</td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>bonus % w/bonus</td> <td></td> <td>1,000,000</td> <td>Manage</td> <td></td> <td>750,000</td> <td>Manage</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Manage Infl Factor 2.00 %</td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 2</td> <td>61</td> <td>1,060,900</td> <td>0</td> <td></td> <td>803,419</td> <td>0</td> <td>54,080</td> <td>0</td> <td>1,918,399</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 3</td> <td>62</td> <td>1,092,727</td> <td>0</td> <td></td> <td>831,538</td> <td>0</td> <td>56,243</td> <td>0</td> <td>1,980,509</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 4</td> <td>63</td> <td>1,125,509</td> <td>0</td> <td></td> <td>860,642</td> <td>0</td> <td>58,493</td> <td>0</td> <td>2,044,644</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 5</td> <td>64</td> <td>1,159,274</td> <td>0</td> <td></td> <td>890,765</td> <td>0</td> <td>60,833</td> <td>0</td> <td>2,110,871</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 6</td> <td>65</td> <td>1,194,052</td> <td>0</td> <td></td> <td>921,941</td> <td>0</td> <td>63,266</td> <td>0</td> <td>2,179,260</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 7</td> <td>66</td> <td>1,229,874</td> <td>0</td> <td></td> <td>954,209</td> <td>0</td> <td>65,797</td> <td>0</td> <td>2,249,880</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 8</td> <td>67</td> <td>1,266,770</td> <td>0</td> <td></td> <td>987,607</td> <td>0</td> <td>68,428</td> <td>0</td> <td>2,322,805</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 9</td> <td>68</td> <td>1,302,773</td> <td>74,000</td> <td></td> <td>1,022,173</td> <td>0</td> <td>70,166</td> <td>1,000</td> <td>2,323,111</td> <td>75,000</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 10</td> <td>69</td> <td>1,192,196</td> <td>75,500</td> <td></td> <td>1,057,949</td> <td>0</td> <td>71,972</td> <td>1,000</td> <td>2,322,117</td> <td>76,500</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 11</td> <td>70</td> <td>1,150,932</td> <td>77,030</td> <td></td> <td>1,094,977</td> <td>0</td> <td>73,851</td> <td>1,000</td> <td>2,319,760</td> <td>78,030</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 12</td> <td>71</td> <td>1,106,869</td> <td>78,591</td> <td></td> <td>1,133,301</td> <td>0</td> <td>75,805</td> <td>1,000</td> <td>2,315,975</td> <td>79,591</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 13</td> <td>72</td> <td>1,059,893</td> <td>80,182</td> <td></td> <td>1,172,967</td> <td>0</td> <td>77,837</td> <td>1,000</td> <td>2,310,696</td> <td>81,182</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 14</td> <td>73</td> <td>1,009,888</td> <td>81,806</td> <td></td> <td>1,214,020</td> <td>0</td> <td>79,951</td> <td>1,000</td> <td>2,303,854</td> <td>82,806</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>0</td> <td>end of 15</td> <td>74</td> <td>956,718</td> <td>83,462</td> <td></td> <td>1,256,511</td> <td>0</td> <td>82,149</td> <td>1,000</td> <td>2,295,537</td> <td>84,462</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>51,078</td> <td>end of 16</td> <td>75</td> <td>951,345</td> <td>34,074</td> <td></td> <td>1,249,411</td> <td>51,078</td> <td>84,435</td> <td>1,000</td> <td>2,285,191</td> <td>86,151</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>52,718</td> <td>end of 17</td> <td>76</td> <td>945,729</td> <td>34,157</td> <td></td> <td>1,240,423</td> <td>52,718</td> <td>86,812</td> <td>1,000</td> <td>2,272,964</td> <td>87,874</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>54,167</td> <td>end of 18</td> <td>77</td> <td>939,636</td> <td>34,465</td> <td></td> <td>1,229,671</td> <td>54,167</td> <td>89,285</td> <td>1,000</td> <td>2,258,591</td> <td>89,632</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>55,894</td> <td>end of 19</td> <td>78</td> <td>933,294</td> <td>34,530</td> <td></td> <td>1,216,815</td> <td>55,894</td> <td>91,856</td> <td>1,000</td> <td>2,241,966</td> <td>91,425</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>57,669</td> <td>end of 20</td> <td>79</td> <td>926,709</td> <td>34,584</td> <td></td> <td>1,201,734</td> <td>57,669</td> <td>94,530</td> <td>1,000</td> <td>2,222,974</td> <td>93,253</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="3">722,381</td><td colspan="4">271,625</td><td colspan="4">12,000</td><td colspan="4">1,005,907</td><td colspan="2">1,287,445</td></tr> <tr> <td colspan="3"></td><td colspan="4"></td><td colspan="4"></td><td colspan="4"></td><td colspan="2">2,293,352</td></tr> <tr> <td colspan="3"></td><td colspan="4"></td><td colspan="4"></td><td colspan="4"></td><td colspan="2">1,005,907</td></tr> <tr> <td colspan="3"></td><td colspan="4"></td><td colspan="4"></td><td colspan="4"></td><td colspan="2">1,287,445</td></tr> </tbody> </table>	Planning Horizon			Accounts				Incomes											20 years			Brokerage Account		IRA		ROTH											Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	Total Income	Target Income	Income Gap	Year	View Beneficial RMD																	REGULAR RMD																	across all accounts																	Jane total RMD																	0	end of 1	60	1,030,000	3.00 %		750,000	3.50 %	Jane IRA	4.00 %	1,800,000	0	Subtotal of account incomes					0	initial amount		1,000,000	0.00 %		0.00 %		Jane inc	0.00 %				Manage Infl Factor 2.00 %				0	bonus % w/bonus		1,000,000	Manage		750,000	Manage						Manage Infl Factor 2.00 %				0	end of 2	61	1,060,900	0		803,419	0	54,080	0	1,918,399	0						0	end of 3	62	1,092,727	0		831,538	0	56,243	0	1,980,509	0						0	end of 4	63	1,125,509	0		860,642	0	58,493	0	2,044,644	0						0	end of 5	64	1,159,274	0		890,765	0	60,833	0	2,110,871	0						0	end of 6	65	1,194,052	0		921,941	0	63,266	0	2,179,260	0						0	end of 7	66	1,229,874	0		954,209	0	65,797	0	2,249,880	0						0	end of 8	67	1,266,770	0		987,607	0	68,428	0	2,322,805	0						0	end of 9	68	1,302,773	74,000		1,022,173	0	70,166	1,000	2,323,111	75,000						0	end of 10	69	1,192,196	75,500		1,057,949	0	71,972	1,000	2,322,117	76,500						0	end of 11	70	1,150,932	77,030		1,094,977	0	73,851	1,000	2,319,760	78,030						0	end of 12	71	1,106,869	78,591		1,133,301	0	75,805	1,000	2,315,975	79,591						0	end of 13	72	1,059,893	80,182		1,172,967	0	77,837	1,000	2,310,696	81,182						0	end of 14	73	1,009,888	81,806		1,214,020	0	79,951	1,000	2,303,854	82,806						0	end of 15	74	956,718	83,462		1,256,511	0	82,149	1,000	2,295,537	84,462						51,078	end of 16	75	951,345	34,074		1,249,411	51,078	84,435	1,000	2,285,191	86,151						52,718	end of 17	76	945,729	34,157		1,240,423	52,718	86,812	1,000	2,272,964	87,874						54,167	end of 18	77	939,636	34,465		1,229,671	54,167	89,285	1,000	2,258,591	89,632						55,894	end of 19	78	933,294	34,530		1,216,815	55,894	91,856	1,000	2,241,966	91,425						57,669	end of 20	79	926,709	34,584		1,201,734	57,669	94,530	1,000	2,222,974	93,253						722,381			271,625				12,000				1,005,907				1,287,445																	2,293,352																	1,005,907																	1,287,445	
Planning Horizon			Accounts				Incomes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
20 years			Brokerage Account		IRA		ROTH																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	Total Income	Target Income	Income Gap	Year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
View Beneficial RMD																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
REGULAR RMD																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
across all accounts																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Jane total RMD																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
0	end of 1	60	1,030,000	3.00 %		750,000	3.50 %	Jane IRA	4.00 %	1,800,000	0	Subtotal of account incomes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
0	initial amount		1,000,000	0.00 %		0.00 %		Jane inc	0.00 %				Manage Infl Factor 2.00 %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
0	bonus % w/bonus		1,000,000	Manage		750,000	Manage						Manage Infl Factor 2.00 %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
0	end of 2	61	1,060,900	0		803,419	0	54,080	0	1,918,399	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 3	62	1,092,727	0		831,538	0	56,243	0	1,980,509	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 4	63	1,125,509	0		860,642	0	58,493	0	2,044,644	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 5	64	1,159,274	0		890,765	0	60,833	0	2,110,871	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 6	65	1,194,052	0		921,941	0	63,266	0	2,179,260	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 7	66	1,229,874	0		954,209	0	65,797	0	2,249,880	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 8	67	1,266,770	0		987,607	0	68,428	0	2,322,805	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 9	68	1,302,773	74,000		1,022,173	0	70,166	1,000	2,323,111	75,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 10	69	1,192,196	75,500		1,057,949	0	71,972	1,000	2,322,117	76,500																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 11	70	1,150,932	77,030		1,094,977	0	73,851	1,000	2,319,760	78,030																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 12	71	1,106,869	78,591		1,133,301	0	75,805	1,000	2,315,975	79,591																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 13	72	1,059,893	80,182		1,172,967	0	77,837	1,000	2,310,696	81,182																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 14	73	1,009,888	81,806		1,214,020	0	79,951	1,000	2,303,854	82,806																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0	end of 15	74	956,718	83,462		1,256,511	0	82,149	1,000	2,295,537	84,462																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
51,078	end of 16	75	951,345	34,074		1,249,411	51,078	84,435	1,000	2,285,191	86,151																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
52,718	end of 17	76	945,729	34,157		1,240,423	52,718	86,812	1,000	2,272,964	87,874																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
54,167	end of 18	77	939,636	34,465		1,229,671	54,167	89,285	1,000	2,258,591	89,632																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
55,894	end of 19	78	933,294	34,530		1,216,815	55,894	91,856	1,000	2,241,966	91,425																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
57,669	end of 20	79	926,709	34,584		1,201,734	57,669	94,530	1,000	2,222,974	93,253																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
722,381			271,625				12,000				1,005,907				1,287,445																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
															2,293,352																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
															1,005,907																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
															1,287,445																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				

Step 3: Other Income Name: Enter in a title for the column. (SS)

Manage Income

Save Cancel

Other income name	<input type="text" value=""/>	ADD ADJUSTMENT	Income Adjustments
This is a Social Security income	<input type="checkbox"/>	<input type="button" value="Pick year(s)"/>	Year 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24
First year income	<input type="text" value=""/>	<input type="button" value="Pick year(s) to remove"/>	Income adjustment
Inflation rate	<input type="text" value="0.0 %"/>	<input type="button" value="Reset all years"/>	
Number of months of income in first year	<input type="text" value="12.0"/>		
Income description	<input type="text" value=""/>		
Delay the income start until age	<input type="checkbox"/>		
Age to begin income	<input type="text" value="0"/> <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age		
Tax calculation option	<input type="text" value="Not Taxable"/>		

Step 4: This is Social Security Checkbox: Click on the checkbox.

Manage Income

Save Cancel

Other income name	SS
This is a Social Security income <input checked="" type="checkbox"/>	
First year income	
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input type="checkbox"/>
Age to begin income	0 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 5: Ok for The Error Message: Click the okay button for the error message.

Manage Income

Save Cancel

Client 1 social security information is blank. Please visit the client information page to add this information.

www.sipsplanning.net says

Client 1 social security information is blank. Please visit the client information page to add this information.

OK

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	

Step 6: Cancel: Click the green cancel button underneath the manage income subheading.

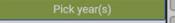
Manage Income

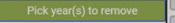
Save **Cancel** 

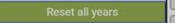
Client 1's social security information is blank. Please visit the client information page to add this information.

Other income name	SS
This is a Social Security income	<input type="checkbox"/>
First year income	
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	<input type="text"/>
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	67 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Social Security (line 6a of the tax form) <input type="button" value="▼"/>

ADD ADJUSTMENT

Pick year(s) 

Pick year(s) to remove 

Reset all years 

Income Adjustments

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

Step 7: Client Dashboard: Click on the client dashboard button underneath the clients name.

Doe, Jane

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 07/08/2025

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

Structured Income Planning

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

Scenario: SS Error Message

Planning Horizon: 20 years 

Accounts										Incomes									
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year		
View Beneficial RMD																			
REGULAR RMD across all accounts																			
Jane total RMD																			
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,800,000	Subtotal of account incomes	0	0.00 %	150,000	0	150,000	0	150,000	end of 1	
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399		0	0.00 %	153,000	0	153,000	0	153,000	end of 2	
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509		0	0.00 %	156,060	0	156,060	0	156,060	end of 3	
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644		0	0.00 %	159,181	0	159,181	0	159,181	end of 4	
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871		0	0.00 %	162,365	0	162,365	0	162,365	end of 5	
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260		0	0.00 %	165,612	0	165,612	0	165,612	end of 6	
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880		0	0.00 %	168,924	0	168,924	0	168,924	end of 7	
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805		0	0.00 %	172,303	0	172,303	0	172,303	end of 8	
0	end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	0	75,000	75,000	0	end of 9		
0	end of 10	69	1,192,191	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	0	76,500	76,500	0	end of 10		
0	end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	0	78,030	78,030	0	end of 11		
0	end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	0	79,591	79,591	0	end of 12		
0	end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	0	81,182	81,182	0	end of 13		
0	end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	0	82,806	82,806	0	end of 14		
0	end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	0	84,462	84,462	0	end of 15		
51,078	end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	0	86,151	86,151	0	end of 16		
52,718	end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	0	87,874	87,874	0	end of 17		
54,167	end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	0	89,632	89,632	0	end of 18		
55,894	end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	0	91,425	91,425	0	end of 19		
57,669	end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	0	93,253	93,253	0	end of 20		

Step 8: GoTo Incomes: Click on the green GoTo Incomes button underneath the Client Information heading.

Client Information
CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES
RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Edit
[Goto Incomes >>](#)

Case Title Doe, Jane

Description

Client one

Last Doe	First Jane	Client two
Date of birth 01/01/1965	Initial plan age 60	
Current age 60	Retirement age 67	

Selection tags Demo Advisor

Active

Initial plan date 01/01/2025	Revision date 07/08/2025
Address 	City, State, Zip
Email 	Phone
Cell Phone 	Cell Phone

Step 9: Edit: Click on the green edit button underneath the Incomes heading.

Incomes

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

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
Expected wage increase while working %			Expected wage increase while working %		
0.0			0.0		
Social security					
Projected benefits					
At age 62		Yearly amount	At age 62		Yearly amount
67		0.0	unknown		0.0
70		0.0	70		0.0
Or					
OR Current benefit if already retired					
Expected COLA increase %					
0.0					
Pensions					
Projected benefits					
At age 0		Yearly amount	At age 0		Yearly amount
0		0.0	0		0.0
Or		0.0	Or		0.0
OR Current benefit if already retired					
Expected COLA increase %					
0.0					

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Step 10: Social Security: Enter the Social Security Information. (Client will retire at 67, yearly pay \$24,000, 2% COLA)

Incomes

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

Enter monthly amounts Enter yearly amounts

Wages/Income	Current income (if still working)
Expected wage increase while working %	<input type="text" value="0.0"/>
Social security	
At age	62
Projected benefits	67
	70
OR Current benefit if already retired	
Expected COLA increase %	<input type="text" value="0.0"/>

CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES

RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Wages/Income	Current income (if still working)
Expected wage increase while working %	<input type="text" value="0.0"/>
Social security	
At age	62
Projected benefits	unknown
	70
OR Current benefit if already retired	
Expected COLA increase %	<input type="text" value="0.0"/>

Step 11: Save: Click on the green save button underneath the Incomes heading.

Incomes

Save **Cancel**

Enter monthly amounts Enter yearly amounts

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	0.0		Expected wage increase while working %	0.0
Social security	At age		Social security	At age	
	62	Yearly amount		62	Yearly amount
	Projected benefits	24,000		Projected benefits	
	67			70	
	70				
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	2.0		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	Pensions	Projected benefits	At age
	0	Yearly amount		0	Yearly amount
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	0.0		Expected COLA increase %	0.0

Step 12: Social Security Numbers: SIPS will have automatically filtered in the all the years' social security number.

Incomes

Edit **Goto Assets >>**

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	0.0		Expected wage increase while working %	0.0
Social security	At age		Social security	At age	
	62	Yearly amount		62	Yearly amount
	Projected benefits	\$16,800		Projected benefits	
	67	\$24,000		70	
	70	\$29,760			
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	2.0		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	Pensions	Projected benefits	At age
	0	Yearly amount		0	Yearly amount
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	0.0		Expected COLA increase %	0.0

Step 13: Structured Income Planning: Click on the Structured Income Planning button underneath the client's name.

Doe, Jane

STRUCTURED INCOME PLANNING

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: 07/08/2025

Incomes

Edit **Goto Assets >>**

Wages/Income	Current income (if still working)	Yearly amount	Wages/Income	Current income (if still working)	Yearly amount
	Expected wage increase while working %	0.0		Expected wage increase while working %	0.0
Social security	At age		Social security	At age	
	62	Yearly amount		62	Yearly amount
	Projected benefits	\$16,800		Projected benefits	
	67	\$24,000		70	
	70	\$29,760			
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	2.0		Expected COLA increase %	0.0
Pensions	Projected benefits	At age	Pensions	Projected benefits	At age
	0	Yearly amount		0	Yearly amount
	Or			Or	
	OR Current benefit if already retired			OR Current benefit if already retired	
	Expected COLA increase %	0.0		Expected COLA increase %	0.0

Step 14: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Structured Income Planning																															
		Edit		Dynamic Mode																											
		Scenario		SS Error Message																											
Planning Horizon		20 years		Accounts				Incomes																							
				Brokerage Account		IRA		ROTH																							
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year															
net return	60	3.00 %		3.50 %		Jane IRA	4.00 %																								
initial amount		1,000,000		750,000			50,000																								
bonus % w/bonus		0.00 %		0.00 %		Jane inc	0.00 %																								
		1,000,000		750,000			50,000																								
end of 1	60	1,030,000	0	776,250	0	52,000	0	1,800,000	Subtotal of account incomes																						
end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	150,000	0	150,000	0	153,000	end of 1															
end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	153,000	0	153,000	0	153,000	end of 2															
end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	156,060	0	156,060	0	156,060	end of 3															
end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	159,181	0	159,181	0	159,181	end of 4															
end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6															
end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7															
end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	0	172,303	0	172,303	end of 8															
end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	0	75,000	75,000	0	end of 9															
end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	0	76,500	76,500	0	end of 10															
end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	0	78,030	78,030	0	end of 11															
end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	0	79,591	79,591	0	end of 12															
end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	0	81,182	81,182	0	end of 13															
end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	0	82,806	82,806	0	end of 14															
end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	0	84,462	84,462	0	end of 15															
end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	0	86,151	86,151	0	end of 16															
end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	0	87,874	87,874	0	end of 17															
end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	0	89,632	89,632	0	end of 18															
end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	0	91,425	91,425	0	end of 19															
end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	0	93,253	93,253	0	end of 20															
		722,381		271,525		12,000		1,005,907			1,287,445	0	2,293,352	1,005,907	1,287,445																

Step 15: Manage: Click on the green Manage button within the SS column.

Structured Income Planning																															
		Edit		Dynamic Mode																											
		Scenario		SS Error Message																											
Planning Horizon		20 years		Accounts				Incomes																							
				Brokerage Account		IRA		ROTH																							
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	Year															
Total required																															
View Beneficial RMD																															
REGULAR RMD across all accounts																															
Jane total RMD																															
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,800,000	Subtotal of account incomes																					
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	end of 2														
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	end of 3														
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	end of 4														
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	end of 5														
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	end of 6														
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	end of 7														
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	0	172,303	0	172,303	end of 8														
0	end of 9	68	1,230,773	74,000	1,022,173	0	70,166	1,000	2,323,111	75,000	3.23 %	0	0	75,000	75,000	0	end of 9														
0	end of 10	69	1,192,196	75,500	1,057,949	0	71,972	1,000	2,322,117	76,500	3.29 %	0	0	76,500	76,500	0	end of 10														
0	end of 11	70	1,150,932	77,030	1,094,977	0	73,851	1,000	2,319,760	78,030	3.36 %	0	0	78,030	78,030	0	end of 11														
0	end of 12	71	1,106,869	78,591	1,133,301	0	75,805	1,000	2,315,975	79,591	3.43 %	0	0	79,591	79,591	0	end of 12														
0	end of 13	72	1,059,893	80,182	1,172,967	0	77,837	1,000	2,310,696	81,182	3.51 %	0	0	81,182	81,182	0	end of 13														
0	end of 14	73	1,009,883	81,806	1,214,020	0	79,951	1,000	2,303,854	82,806	3.58 %	0	0	82,806	82,806	0	end of 14														
0	end of 15	74	956,718	83,462	1,256,511	0	82,149	1,000	2,295,377	84,462	3.67 %	0	0	84,462	84,462	0	end of 15														
51,078	end of 16	75	951,345	34,074	1,249,411	51,078	84,435	1,000	2,285,191	86,151	3.75 %	0	0	86,151	86,151	0	end of 16														
52,718	end of 17	76	945,729	34,157	1,240,423	52,718	86,812	1,000	2,272,964	87,874	3.85 %	0	0	87,874	87,874	0	end of 17														
54,167	end of 18	77	939,636	34,465	1,229,671	54,167	89,285	1,000	2,258,591	89,632	3.94 %	0	0	89,632	89,632	0	end of 18														
55,894	end of 19	78	933,294	34,530	1,216,815	55,894	91,856	1,000	2,241,966	91,425	4.05 %	0	0	91,425	91,425	0	end of 19														
57,669	end of 20	79	926,709	34,584	1,201,734	57,669	94,530	1,000	2,222,974	93,253	4.16 %	0	0	93,253	93,253	0	end of 20														
		722,381		271,525		12,000		1,005,907			1,287,445	0	2,293,352	1,005,907	1,287,445																

Step 16: This is Social Security Checkbox: Unclick the 'This is Social Security Income' Checkbox.

Manage Income

Save Cancel

Other income name	SS
This is a Social Security income <input checked="" type="checkbox"/>	
First year income	0.0 %
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	67 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 17: This is Social Security Checkbox: Click on the 'This is Social Security Income' Checkbox. The information that was put in on the Incomes page in the Client Dashboard should automatically be filtered in after you click on the checkbox.

Manage Income

Save Cancel

Other income name	SS
This is a Social Security income <input type="checkbox"/>	
First year income	0.0 %
Inflation rate	0.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	67 <input type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 18: Tax Calculation Option: SIPS should have automatically changed the tax calculation option to Social Security (Line 6a of the tax form).

Manage Income

Save Cancel

Other income name	SS
This is a Social Security income	<input checked="" type="checkbox"/>
First year income	\$26,498
Inflation rate	2.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	67 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Social Security (line 6a of the tax form) <input type="button" value="▼"/>

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 19: Save: Click on the green Save button underneath the Manage Income heading.

Manage Income

Save Cancel

↑

Other income name	SS
This is a Social Security income	<input checked="" type="checkbox"/>
First year income	\$26,498
Inflation rate	2.0 %
Number of months of income in first year	12.0
Income description	
Delay the income start until age	<input checked="" type="checkbox"/>
Age to begin income	67 <input checked="" type="radio"/> Client 1 age <input type="radio"/> Client 2 age
Tax calculation option	Social Security (line 6a of the tax form) <input type="button" value="▼"/>

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

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

Step 20: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page.

Structured Income Planning

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

Scenario SS Error Message

Planning Horizon 20 years

Accounts

Incomes

Total required View Beneficial RMD

REGULAR RMD across all accounts

Jane total RMD

Year Jane Account Income Account Income Account Income Accounts Total Planned Distribution Percent Distribution Work SS Total Income Target Income Income Gap Year

net return 60 3.00 % 3.50 % Jane IRA 4.00 % 1,800,000 0 Subtotal of account incomes

initial amount 1,000,000 750,000 50,000 0 1,800,000 0

bonus % 0.00 % 0.00 % Jane inc 0.00 % 50,000 0 1,800,000 0

w/bonus 1,000,000 750,000 50,000 0 1,800,000 0

0 end of 1 60 1,030,000 0 776,250 0 52,000 0 1,858,250 0 0.00 % 150,000 0 150,000 end of 1

0 end of 2 61 1,060,900 0 803,419 0 54,080 0 1,918,399 0 0.00 % 153,000 0 153,000 end of 2

0 end of 3 62 1,092,727 0 831,538 0 56,243 0 1,980,509 0 0.00 % 156,060 0 156,060 end of 3

0 end of 4 63 1,125,509 0 860,642 0 58,493 0 2,044,644 0 0.00 % 159,181 0 159,181 end of 4

0 end of 5 64 1,159,274 0 890,765 0 60,833 0 2,110,871 0 0.00 % 162,365 0 162,365 end of 5

0 end of 6 65 1,194,052 0 921,941 0 63,266 0 2,179,260 0 0.00 % 165,612 0 165,612 end of 6

0 end of 7 66 1,229,874 0 954,209 0 65,797 0 2,249,880 0 0.00 % 168,924 0 168,924 end of 7

0 end of 8 67 1,266,770 0 987,607 0 68,428 0 2,322,805 0 0.00 % 172,303 26,498 198,801 0 198,801 end of 8

0 end of 9 68 1,257,801 46,972 1,022,173 0 70,166 1,000 2,350,139 47,972 2.07 % 0 27,028 75,000 75,000 0 end of 9

0 end of 10 69 1,247,603 47,931 1,057,949 0 71,972 1,000 2,377,524 48,931 2.08 % 0 27,569 76,500 76,500 0 end of 10

0 end of 11 70 1,236,121 48,910 1,094,977 0 73,851 1,000 2,404,949 49,910 2.10 % 0 28,120 78,030 78,030 0 end of 11

0 end of 12 71 1,223,296 49,908 1,133,301 0 75,805 1,000 2,432,402 50,908 2.12 % 0 28,682 79,591 79,591 0 end of 12

0 end of 13 72 1,209,069 50,926 1,172,967 0 77,837 1,000 2,459,873 51,926 2.14 % 0 29,256 81,182 81,182 0 end of 13

0 end of 14 73 1,193,376 51,965 1,214,020 0 79,951 1,000 2,487,347 52,965 2.15 % 0 29,841 82,806 82,806 0 end of 14

0 end of 15 74 1,176,153 53,024 1,256,511 0 82,149 1,000 2,514,812 54,024 2.17 % 0 30,438 84,462 84,462 0 end of 15

51,078 end of 16 75 1,208,410 3,027 1,249,411 51,078 84,435 1,000 2,542,256 55,105 2.19 % 0 31,047 86,151 86,151 0 end of 16

52,718 end of 17 76 1,242,173 2,489 1,240,423 52,718 86,812 1,000 2,569,408 56,207 2.21 % 0 31,668 87,874 87,874 0 end of 17

54,167 end of 18 77 1,277,274 2,164 1,229,671 54,167 89,285 1,000 2,596,230 57,331 2.23 % 0 32,301 89,632 89,632 0 end of 18

55,894 end of 19 78 1,314,009 1,584 1,216,815 55,894 91,856 1,000 2,622,680 58,478 2.25 % 0 32,947 91,425 91,425 0 end of 19

57,669 end of 20 79 1,352,451 978 1,201,734 57,669 94,530 1,000 2,648,716 59,647 2.28 % 0 33,606 93,253 93,253 0 end of 20

359,880 271,525 12,000 643,405 1,287,445 388,999 2,319,850 1,005,907 1,313,943

Step 21: SS Column: A new column will automatically be within the plan, the SS column displaying the correct amounts.

Structured Income Planning

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

Scenario SS Error Message

Planning Horizon 20 years

Accounts

Incomes

Total required View Beneficial RMD

REGULAR RMD across all accounts

Jane total RMD

Year Jane Account Income Account Income Account Income Accounts Total Planned Distribution Percent Distribution Work SS Total Income Target Income Income Gap Year

net return 60 3.00 % 3.50 % Jane IRA 4.00 % 1,800,000 0 Subtotal of account incomes

initial amount 1,000,000 750,000 50,000 0 1,800,000 0

bonus % 0.00 % 0.00 % Jane inc 0.00 % 50,000 0 1,800,000 0

w/bonus 1,000,000 750,000 50,000 0 1,800,000 0

0 end of 1 60 1,030,000 0 776,250 0 52,000 0 1,858,250 0 0.00 % 150,000 0 150,000 end of 1

0 end of 2 61 1,060,900 0 803,419 0 54,080 0 1,918,399 0 0.00 % 153,000 0 153,000 end of 2

0 end of 3 62 1,092,727 0 831,538 0 56,243 0 1,980,509 0 0.00 % 156,060 0 156,060 end of 3

0 end of 4 63 1,125,509 0 860,642 0 58,493 0 2,044,644 0 0.00 % 159,181 0 159,181 end of 4

0 end of 5 64 1,159,274 0 890,765 0 60,833 0 2,110,871 0 0.00 % 162,365 0 162,365 end of 5

0 end of 6 65 1,194,052 0 921,941 0 63,266 0 2,179,260 0 0.00 % 165,612 0 165,612 end of 6

0 end of 7 66 1,229,874 0 954,209 0 65,797 0 2,249,880 0 0.00 % 168,924 0 168,924 end of 7

0 end of 8 67 1,266,770 0 987,607 0 68,428 0 2,322,805 0 0.00 % 172,303 26,498 198,801 0 198,801 end of 8

0 end of 9 68 1,257,801 46,972 1,022,173 0 70,166 1,000 2,350,139 47,972 2.07 % 0 27,028 75,000 75,000 0 end of 9

0 end of 10 69 1,247,603 47,931 1,057,949 0 71,972 1,000 2,377,524 48,931 2.08 % 0 27,569 76,500 76,500 0 end of 10

0 end of 11 70 1,236,121 48,910 1,094,977 0 73,851 1,000 2,404,949 49,910 2.10 % 0 28,120 78,030 78,030 0 end of 11

0 end of 12 71 1,223,296 49,908 1,133,301 0 75,805 1,000 2,432,402 50,908 2.12 % 0 28,682 79,591 79,591 0 end of 12

0 end of 13 72 1,209,069 50,926 1,172,967 0 77,837 1,000 2,459,873 51,926 2.14 % 0 29,256 81,182 81,182 0 end of 13

0 end of 14 73 1,193,376 51,965 1,214,020 0 79,951 1,000 2,487,347 52,965 2.15 % 0 29,841 82,806 82,806 0 end of 14

0 end of 15 74 1,176,153 53,024 1,256,511 0 82,149 1,000 2,514,812 54,024 2.17 % 0 30,438 84,462 84,462 0 end of 15

51,078 end of 16 75 1,208,410 3,027 1,249,411 51,078 84,435 1,000 2,542,256 55,105 2.19 % 0 31,047 86,151 86,151 0 end of 16

52,718 end of 17 76 1,242,173 2,489 1,240,423 52,718 86,812 1,000 2,569,408 56,207 2.21 % 0 31,668 87,874 87,874 0 end of 17

54,167 end of 18 77 1,277,274 2,164 1,229,671 54,167 89,285 1,000 2,596,230 57,331 2.23 % 0 32,301 89,632 89,632 0 end of 18

55,894 end of 19 78 1,314,009 1,584 1,216,815 55,894 91,856 1,000 2,622,680 58,478 2.25 % 0 32,947 91,425 91,425 0 end of 19

57,669 end of 20 79 1,352,451 978 1,201,734 57,669 94,530 1,000 2,648,716 59,647 2.28 % 0 33,606 93,253 93,253 0 end of 20

359,880 271,525 12,000 643,405 1,287,445 388,999 2,319,850 1,005,907 1,313,943

Step 22: Save: Click on the green Save button underneath the Structured Income Planning heading.

Structured Income Planning

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

Scenario: SS Error Message

Accounts															Incomes													
Planning Horizon 20 years			Brokerage Account			IRA		ROTH		Accounts Total			Planned Distribution		Percent Distribution		Work		SS		Total Income		Target Income		Income Gap		Year	
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Work	SS	Total Income	Target Income	Income Gap	from total income to target											
View Beneficial RMD																												
REGULAR RMD	net return	60	3.00 %		3.50 %	Jane IRA	4.00 %		1,800,000		Subtotal of account incomes																	
accross all accounts	initial amount		1,000,000		750,000		50,000		0	0																		
Jane	bonus %		0.00 %		0.00 %	Jane inc	0.00 %																					
Total RMD	w/bonus		1,000,000		750,000		50,000		1,800,000																			
0	end of 1	60	1,030,000	0	776,250	0	52,000	0	1,858,250	0	0.00 %	150,000	0	150,000	0	150,000	0	150,000	0	150,000	0	150,000	0	150,000	0			
0	end of 2	61	1,060,900	0	803,419	0	54,080	0	1,918,399	0	0.00 %	153,000	0	153,000	0	153,000	0	153,000	0	153,000	0	153,000	0	153,000	0			
0	end of 3	62	1,092,727	0	831,538	0	56,243	0	1,980,509	0	0.00 %	156,060	0	156,060	0	156,060	0	156,060	0	156,060	0	156,060	0	156,060	0			
0	end of 4	63	1,125,509	0	860,642	0	58,493	0	2,044,644	0	0.00 %	159,181	0	159,181	0	159,181	0	159,181	0	159,181	0	159,181	0	159,181	0			
0	end of 5	64	1,159,274	0	890,765	0	60,833	0	2,110,871	0	0.00 %	162,365	0	162,365	0	162,365	0	162,365	0	162,365	0	162,365	0	162,365	0			
0	end of 6	65	1,194,052	0	921,941	0	63,266	0	2,179,260	0	0.00 %	165,612	0	165,612	0	165,612	0	165,612	0	165,612	0	165,612	0	165,612	0			
0	end of 7	66	1,229,874	0	954,209	0	65,797	0	2,249,880	0	0.00 %	168,924	0	168,924	0	168,924	0	168,924	0	168,924	0	168,924	0	168,924	0			
0	end of 8	67	1,266,770	0	987,607	0	68,428	0	2,322,805	0	0.00 %	172,303	26,498	198,801	0	198,801	0	198,801	0	198,801	0	198,801	0	198,801	0			
0	end of 9	68	1,257,801	46,972	1,022,173	0	70,166	1,000	2,350,139	47,972	2.07 %	0	27,028	75,000	75,000	0	75,000	0	75,000	0	75,000	0	75,000	0				
0	end of 10	69	1,247,603	47,931	1,057,949	0	71,972	1,000	2,377,524	48,931	2.08 %	0	27,569	76,500	76,500	0	76,500	0	76,500	0	76,500	0	76,500	0				
0	end of 11	70	1,236,121	48,910	1,094,977	0	73,851	1,000	2,404,949	49,910	2.10 %	0	28,120	78,030	78,030	0	78,030	0	78,030	0	78,030	0	78,030	0				
0	end of 12	71	1,223,296	49,908	1,133,301	0	75,805	1,000	2,432,402	50,908	2.12 %	0	28,682	79,591	79,591	0	79,591	0	79,591	0	79,591	0	79,591	0				
0	end of 13	72	1,209,069	50,926	1,172,967	0	77,837	1,000	2,459,873	51,926	2.14 %	0	29,256	81,182	81,182	0	81,182	0	81,182	0	81,182	0	81,182	0				
0	end of 14	73	1,193,376	51,965	1,214,020	0	79,951	1,000	2,487,347	52,965	2.15 %	0	29,841	82,806	82,806	0	82,806	0	82,806	0	82,806	0	82,806	0				
0	end of 15	74	1,176,153	53,024	1,256,511	0	82,149	1,000	2,514,812	54,024	2.17 %	0	30,446	84,462	84,462	0	84,462	0	84,462	0	84,462	0	84,462	0				
51,078	end of 16	75	1,208,410	3,027	1,249,411	51,078	84,435	1,000	2,542,256	55,105	2.19 %	0	31,047	86,151	86,151	0	86,151	0	86,151	0	86,151	0	86,151	0				
52,718	end of 17	76	1,242,173	2,489	1,240,423	52,718	86,812	1,000	2,569,408	56,207	2.21 %	0	31,668	87,874	87,874	0	87,874	0	87,874	0	87,874	0	87,874	0				
54,167	end of 18	77	1,227,274	2,164	1,229,671	54,167	89,285	1,000	2,596,230	57,331	2.23 %	0	32,301	89,632	89,632	0	89,632	0	89,632	0	89,632	0	89,632	0				
55,894	end of 19	78	1,314,009	1,584	1,216,815	55,894	91,856	1,000	2,622,680	58,478	2.25 %	0	32,947	91,425	91,425	0	91,425	0	91,425	0	91,425	0	91,425	0				
57,669	end of 20	79	1,352,451	978	1,201,734	57,669	94,530	1,000	2,648,716	59,647	2.28 %	0	33,606	93,253	93,253	0	93,253	0	93,253	0	93,253	0	93,253	0				

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.