

Projected Account Value Graph

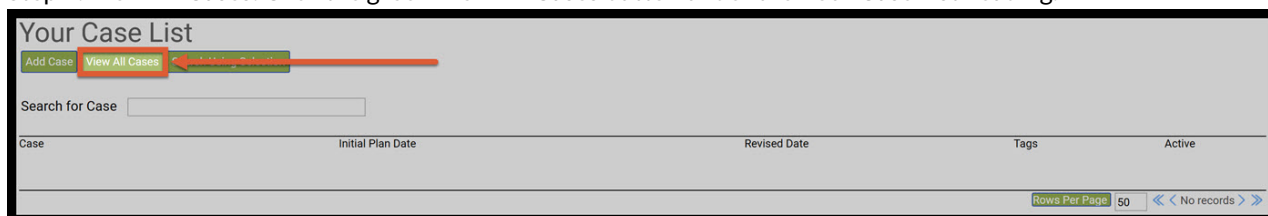
01/12/2026 11:32 am EST

The Graph Landing Page gives your clients an immediate, visual understanding of their structured income plan. The Projected Account Value graph is a visual way to see how the accounts total column has changed over time. We will walk through a hypothetical example to demonstrate how the Projected Account Value Graph clearly illustrates account totals and changes over the life of the plan. Below is a hypothetical example of a complex structured income plan shown through the graph visuals.

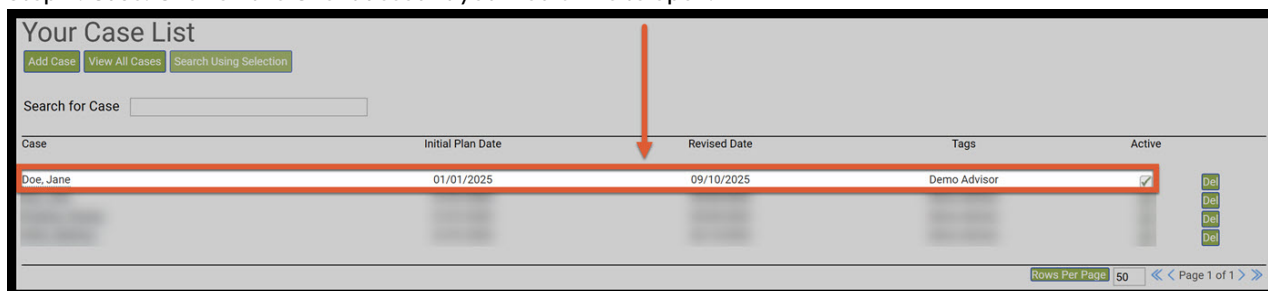
To learn about comparing different asset allocation and net worths and graphs see articles:

- [Asset Allocation and Net Worth](#)
- [View Comparison Function on the Asset Allocation and Net Worth Landing Page](#)
- [Projected Account Value Graph](#)
- [Planned Yearly Income Graph](#)

Step 1: View All Cases: Click the green View All Cases button under the Your Case List heading.



Step 2: Case: Click on the Client account you would like to open.



Step 3: Structured Income Planning: Click the Structured Income Planning link under the Client's name.

Doe, Jane

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Client Information

Edit

Goto Incomes >>

Case Title

Doe, Jane

Description

Selection tags

Demo Advisor

Active

☒

Client one

Last

Doe

First

Jane

Date of birth

01/01/1963

Initial plan age

62

Current age

62

Retirement age

67

Gender

Female

Client two

Last

First

Date of birth

Initial plan age

0

Current age

0

Retirement age

0

Gender

Female

Initial plan date

01/01/2025

Revision date

09/10/2025

Address

City, State, Zip

Email

Phone

Cell Phone

Cell Phone

Step 4: Structured Income Planning Page: Take note of the structured income plan.

Doe, Jane

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Structured Income Account Planning

Edit

Dynamic Mode

Scenario

Graphs

		Accounts						Incomes										Expenses					
		BA		IRA		ROTH 401(k)		Accounts Total		Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GKs	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
net return	62	2.00 %		3.00 %		5.00 %		5,125,000				175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 1		
initial amount		3,000,000		125,000		2,000,000		5,125,000				175,000	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 2		
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0				175,000	0	5,250	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 3		
end of 1	62	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %		175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 4		
end of 2	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %		179,550	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 5		
end of 3	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %		184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 6		
end of 4	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %		189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 7		
end of 5	66	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	-0.54 %		193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 8		
end of 6	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.48 %		197,500	27,287	2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0	end of 9		
end of 7	68	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %		24,000	27,996	0	(48,000)	(7,500)	(8,559)	67,570	67,570	0	end of 10		
end of 8	69	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %		24,624	28,724	0	(48,000)	(7,500)	(8,530)	68,921	68,921	0	end of 11		
end of 9	70	3,347,906	58,365	228,006	0	3,182,694	0	6,758,605	58,365	0.89 %		25,264	29,471	0	(48,000)	(7,500)	(9,600)	48,000	48,000	0	end of 12		
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %		0	30,237	0	(48,000)	(10,000)	(2,857)	48,000	48,000	0	end of 13		
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %		0	31,024	0	(48,000)	(10,000)	(2,710)	48,000	48,000	0	end of 14		
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %		0	31,830	0	(48,000)	(10,000)	(2,570)	48,000	48,000	0	end of 15		
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %		0	32,658	0	(48,000)	(10,000)	(2,436)	48,000	48,000	0	end of 16		
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %		0	33,507	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 17		
end of 15	76	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %		0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 18		
end of 16	77	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %		0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 19		
end of 17	78	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %		0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 20		
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %		0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 21		
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %		0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 22		
end of 20	81	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %		0	39,086	0	(48,000)	0	(5,071)	36,000	36,000	0	end of 23		
end of 21	82	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %		0	40,102	0	(48,000)	0	(5,148)	36,000	36,000	0	end of 24		
end of 22	83	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %		0	41,145	0	(48,000)	0	(5,211)	36,000	36,000	0	end of 25		
end of 23	84	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %		0	42,214	0	(48,000)	0	(5,301)	36,000	36,000	0	end of 26		
end of 24	85	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %		0	43,312	0	(48,000)	0	(5,375)	36,000	36,000	0	end of 27		
		1,031,859		74,107		(60,442)		1,045,523				1,083,087	659,658	30,221	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	0			

Step 5: Graphs: Click on the Graph link under the Client's name.

Doe, Jane

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

GRAPHS

REPORTS

TOOLS

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Graphs

Planning Horizon

24 years

Accounts

BA

IRA

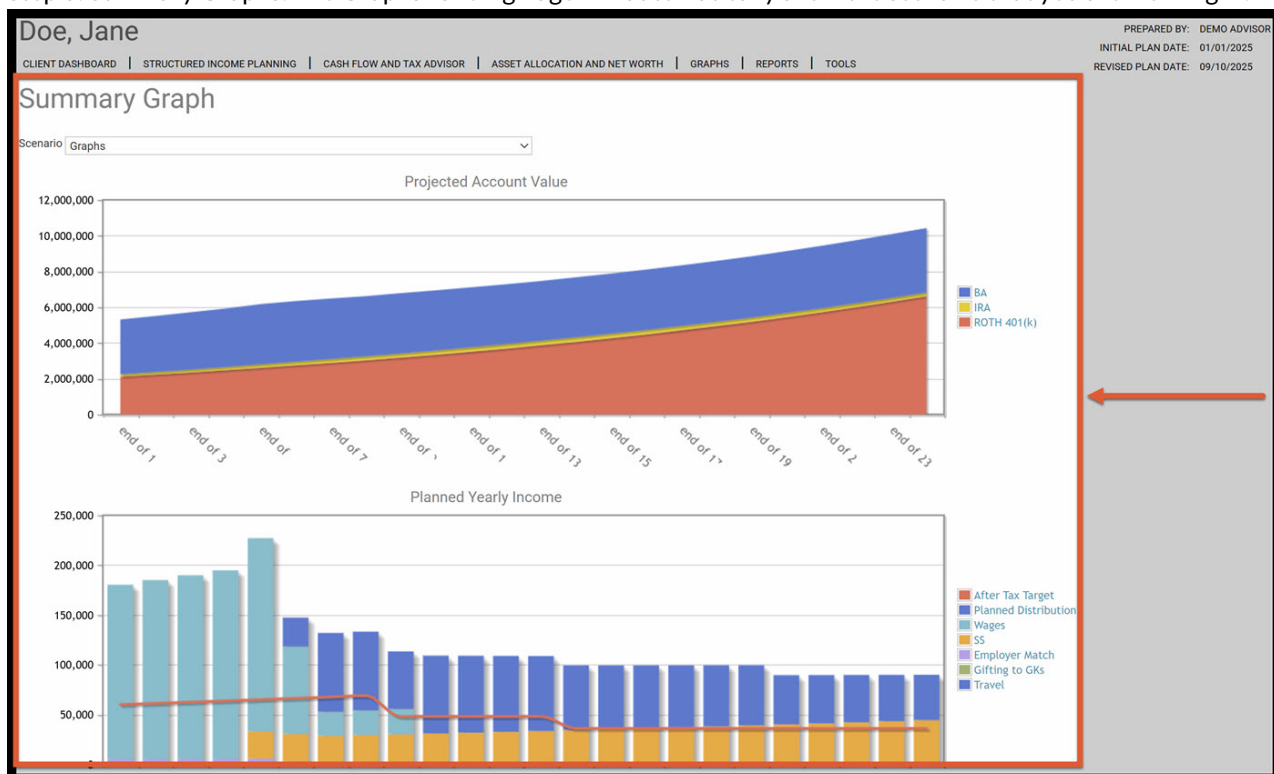
ROTH 401(k)

Incomes

Expenses

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GKs	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	62	2.00 %		3.00 %	Jane IRA	5.00 %														
initial amount		3,000,000		125,000		2,000,000		5,125,000	0											
w/bonus		3,000,000		125,000	Jane Inc	2,000,000		5,125,000												
end of 1	62	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %	175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 1
end of 2	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %	179,550	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 2
end of 3	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 4	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 5	66	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,836)	-0.54 %	193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 6	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.48 %	87,500	27,287	2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0	end of 6
end of 7	68	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %	24,000	27,996	0	(48,000)	(7,500)	(8,559)	67,570	67,570	0	end of 7
end of 8	69	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)	(8,530)	68,921	68,921	0	end of 8
end of 9	70	3,347,906	58,365	228,006	0	3,182,694	0	6,758,605	58,365	0.89 %	25,264	29,471	0	(48,000)	(7,500)	(9,600)	48,000	48,000	0	end of 9
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)	(2,857)	48,000	48,000	0	end of 10
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)	(2,710)	48,000	48,000	0	end of 11
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	0	31,830	0	(48,000)	(10,000)	(2,570)	48,000	48,000	0	end of 12
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	0	32,658	0	(48,000)	(10,000)	(2,436)	48,000	48,000	0	end of 13
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %	0	33,507	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 14
end of 15	76	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 15
end of 16	77	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %	0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 16
end of 17	78	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 17
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 18
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 19
end of 20	81	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	0	(5,071)	36,000	36,000	0	end of 20
end of 21	82	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	0	(5,148)	36,000	36,000	0	end of 21
end of 22	83	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	0	(5,211)	36,000	36,000	0	end of 22
end of 23	84	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	0	(5,301)	36,000	36,000	0	end of 23
end of 24	85	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	0	(5,375)	36,000	36,000	0	end of 24
		1,031,859		74,107		(60,442)		1,045,523			1,083,087	659,858	30,221	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	0	

Step 6: Summary Graphs: The Graphs Landing Page will automatically show the scenario that you are working in.



Step 7: Scenario: Use the down caret (v) arrow to select the correct scenario if it is not the correct one by default.

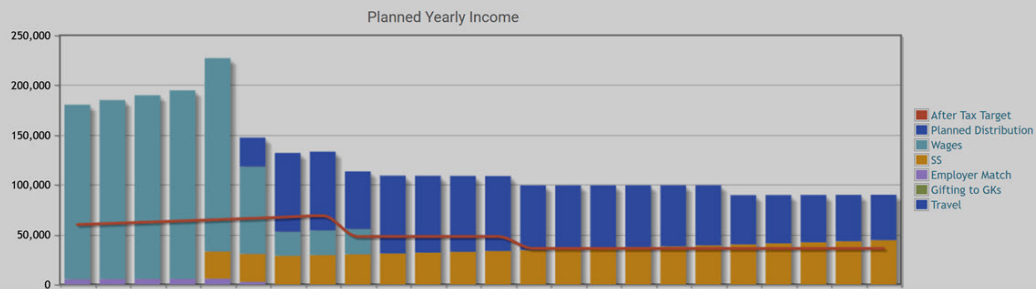
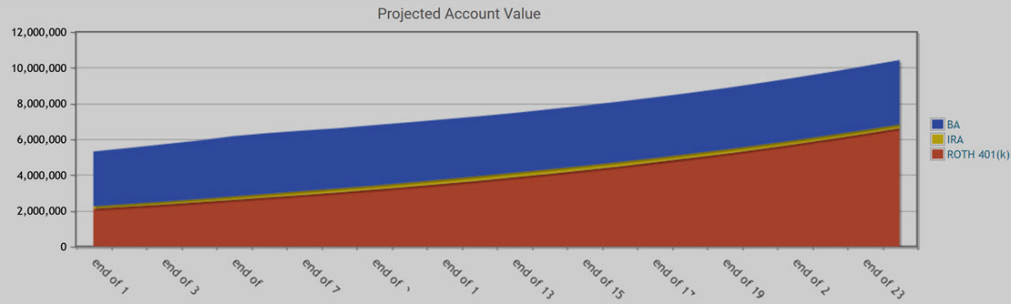
Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 09/10/2025

Summary Graph

Scenario:



Step 8: Project Account Value Graph: The first graph shown is the Projected Account Value which represents how the account's total has changed over time.

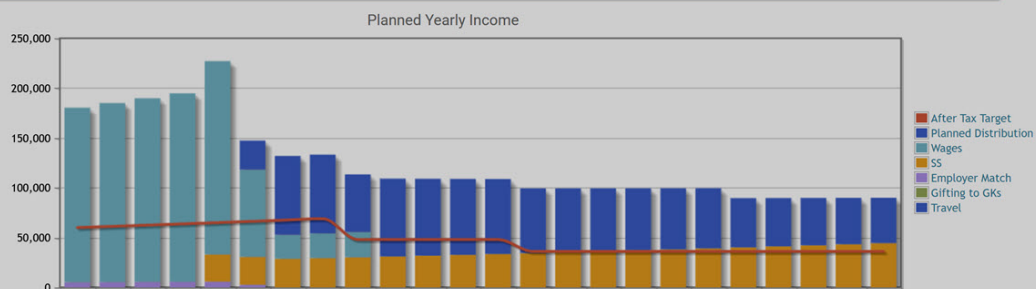
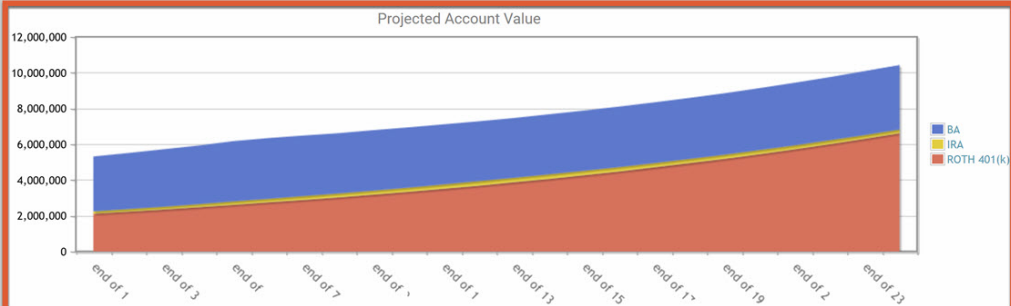
Doe, Jane

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

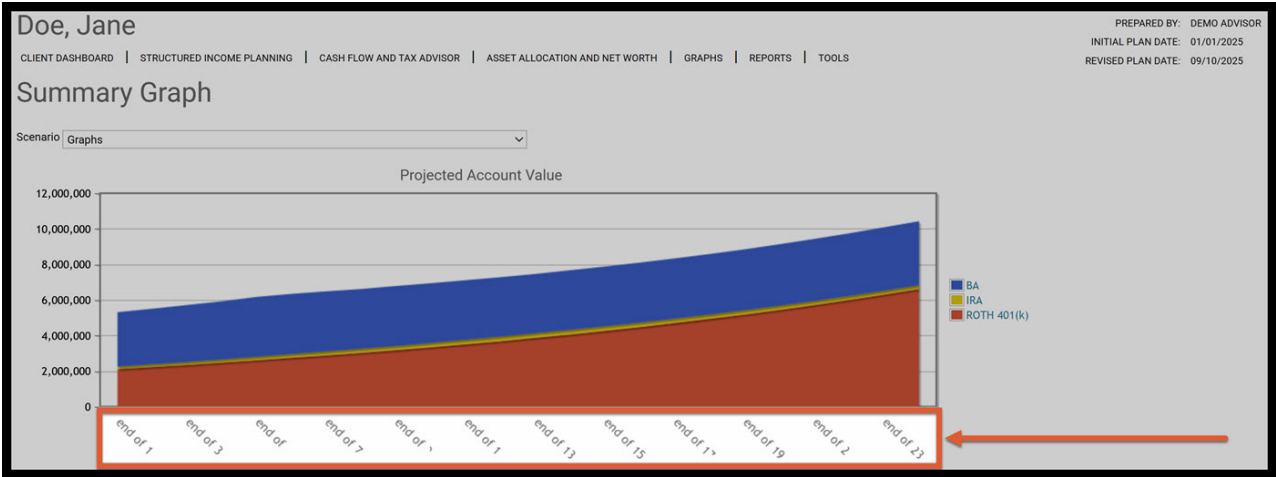
PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 09/10/2025

Summary Graph

Scenario:



Step 9: Horizontal Axis: The horizontal axis is the planning horizon timeline displayed on the structured income plan.



Step 10: Planning Horizon Timeline in SIPS: Take note of the planning horizon timeline.

Doe, Jane

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

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INITIAL PLAN DATE: 01/01/2025
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Structured Income Planning

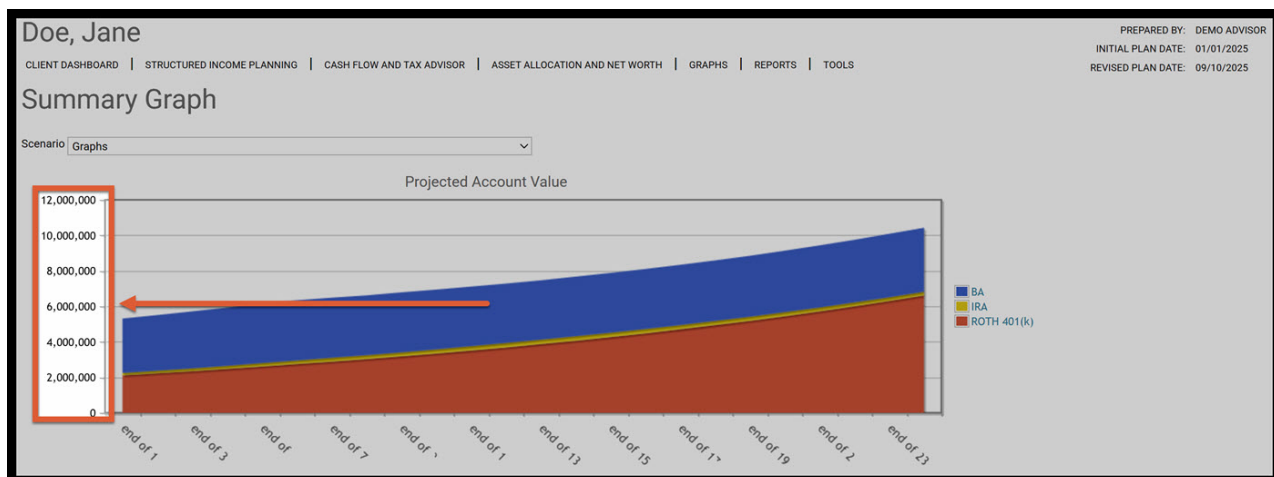
Dynamic Mode

Scenario: Graphs

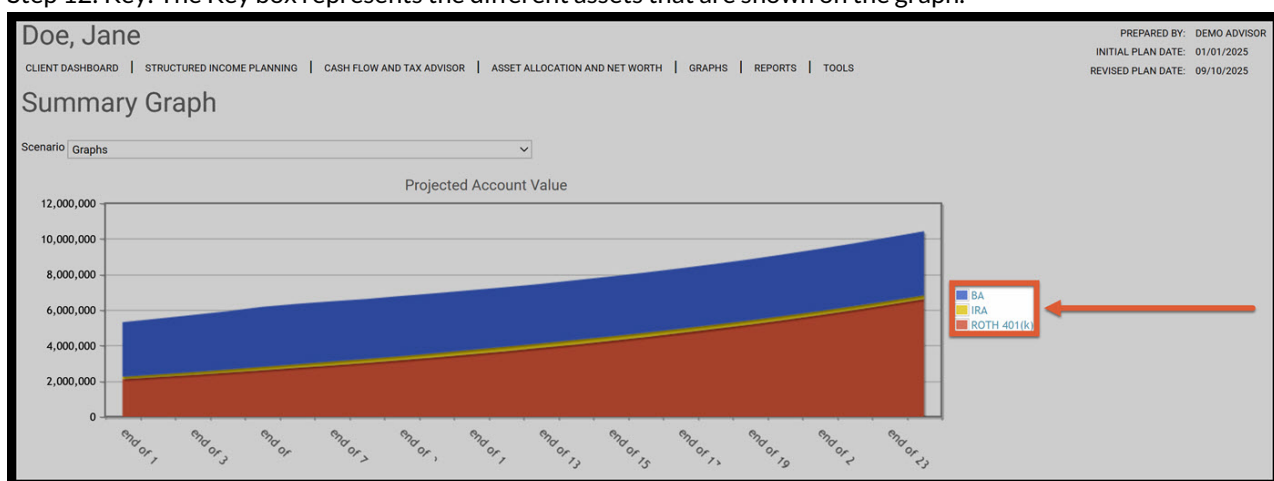
Planning 24 years Horizon

Accounts				Incomes				Expenses							
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GKs	Travel
net return	62	2.00 %		3.00 %	Jane IRA	5.00 %		5,125,000							
initial amount	63	3,000,000		125,000	Jane inc	2,000,000		5,125,000							
w/bonus	64	3,000,000		125,000		2,000,000		5,125,000							
end of 1	62	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %	175,000	0	5,250	(48,000)	(7,500)
end of 2	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %	179,550	0	5,381	(48,000)	(7,500)
end of 3	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)
end of 4	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)
end of 5	66	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	-0.54 %	193,922	0	5,795	(48,000)	(7,500)
end of 6	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.48 %	87,500	27,287	2,625	(48,000)	(7,500)
end of 7	68	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %	24,000	27,996	0	(48,000)	(7,500)
end of 8	69	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)
end of 9	70	3,347,906	58,365	228,006	0	3,182,694	0	6,758,605	58,365	0.89 %	25,264	29,471	0	(48,000)	(7,500)
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	0	31,830	0	(48,000)	(10,000)
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	0	32,658	0	(48,000)	(10,000)
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %	0	33,507	0	(48,000)	(10,000)
end of 15	76	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)
end of 16	77	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %	0	35,272	0	(48,000)	(10,000)
end of 17	78	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)
end of 20	81	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	0
end of 21	82	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	0
end of 22	83	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	0
end of 23	84	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	0
end of 24	85	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	0
		1,031,859		74,107		(60,442)		1,045,523			1,083,087	659,658	30,221	(1,152,000)	(167,500)
														(348,011)	1,150,978
															0

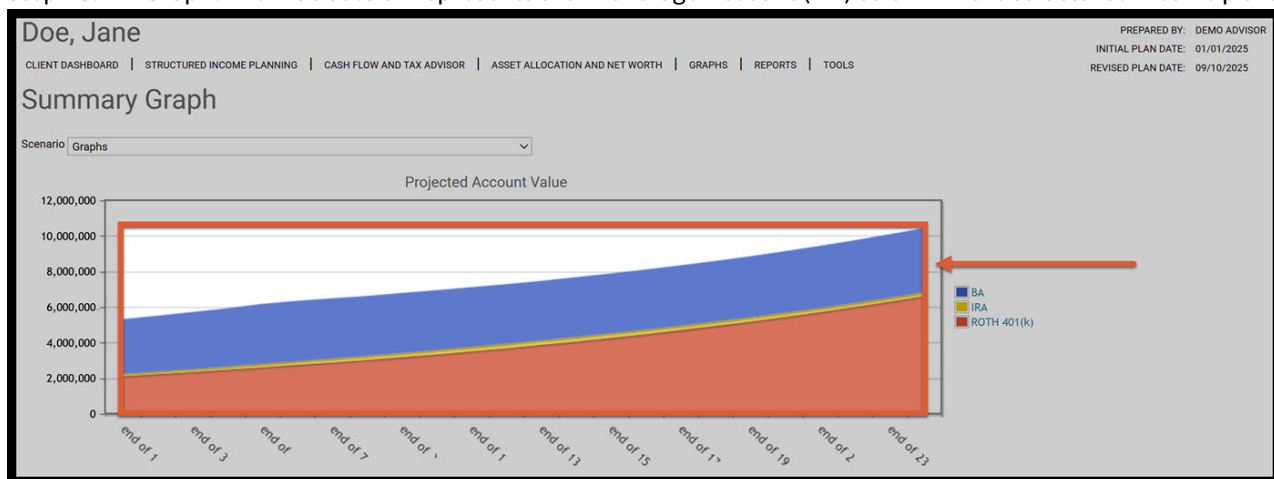
Step 11: Vertical Axis: The vertical axis shows the monetary amounts the assets' values have accumulated over time.



Step 12: Key: The Key box represents the different assets that are shown on the graph.



Step 13: BA Graph: The Blue section represents the Brokerage Account (BA) column in the structured income plan.



Step 14: BA Column: Take note of the BA account in the structured income plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Graphs

Planning 24 years

Horizon

Accounts

BA

IRA

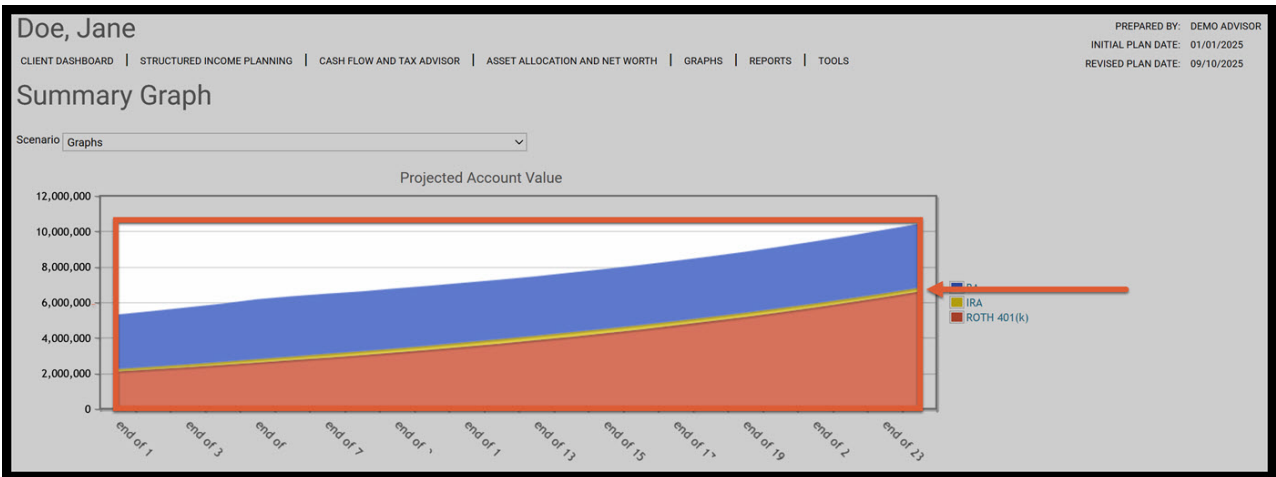
ROTH 401(K)

Incomes

Expenses

Year	Jan	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GKs	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	62	2.00 %		3.00 %	Jane IRA	5.00 %		5,125,000	0											
initial amount	63	3,000,000		125,000	Jane inc	2,000,000		5,125,000	0											
w/bonus	64	3,000,000		125,000		2,000,000														
end of 1	65	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %	175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 1
end of 2	66	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %	179,550	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 2
end of 3	67	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 4	68	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 5	69	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	-0.54 %	193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 6	70	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.48 %	87,500	27,287	2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0	end of 6
end of 7	71	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %	24,000	27,996	0	(48,000)	(7,500)	(8,559)	67,570	67,570	0	end of 7
end of 8	72	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)	(8,530)	68,921	68,921	0	end of 8
end of 9	73	3,347,906	58,365	228,006	0	3,182,694	0	6,756,605	58,365	0.89 %	25,264	29,471	0	(48,000)	(7,500)	(9,600)	48,000	48,000	0	end of 9
end of 10	74	3,356,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)	(2,857)	48,000	48,000	0	end of 10
end of 11	75	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)	(2,710)	48,000	48,000	0	end of 11
end of 12	76	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	0	31,830	0	(48,000)	(10,000)	(2,570)	48,000	48,000	0	end of 12
end of 13	77	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	0	32,658	0	(48,000)	(10,000)	(2,436)	48,000	48,000	0	end of 13
end of 14	78	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %	0	33,507	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 14
end of 15	79	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 15
end of 16	80	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %	0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 16
end of 17	81	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 17
end of 18	82	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 18
end of 19	83	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 19
end of 20	84	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	0	(5,071)	36,000	36,000	0	end of 20
end of 21	85	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	0	(5,148)	36,000	36,000	0	end of 21
end of 22	86	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	0	(5,211)	36,000	36,000	0	end of 22
end of 23	87	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	0	(5,301)	36,000	36,000	0	end of 23
end of 24	88	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	0	(5,375)	36,000	36,000	0	end of 24
		1,031,859		74,107		(60,442)		1,045,523			1,083,087	659,658	30,221	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	0	

Step 15: IRA Graph: The Yellow line represents the IRA column in the structured income plan.



Step 16: IRA Column: Take note of the IRA account in the structured income plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Graphs

Planning Horizon

24 years

Accounts

BA

IRA

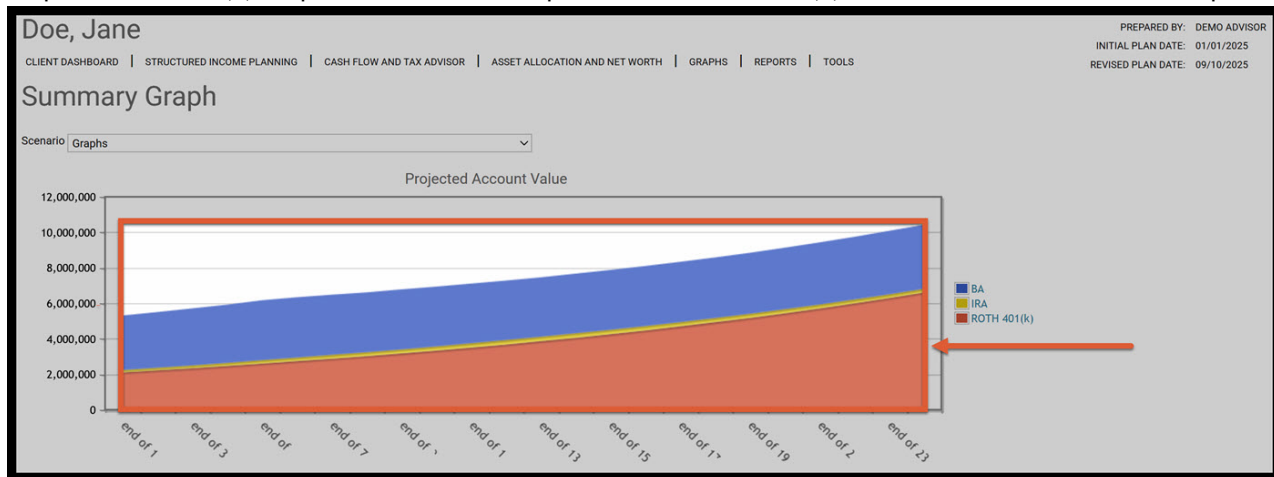
ROTH 401(k)

Incomes

Expenses

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GKs	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	62	2.00 %		3.00 %	Jane IRA	5.00 %														
initial amount		3,000,000	125,000	2,000,000		5,125,000	Subtotal of account incomes				Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				from total income to target	
w/bonus		3,000,000	125,000	2,000,000	Jane inc	5,125,000					2.60 %	2.60 %	2.50 %	0.00 %	0.00 %			2.00 %		
end of 1	62	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %	175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 1
end of 2	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %	179,550	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 2
end of 3	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 4	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 5	66	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	-0.54 %	193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 6	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,265)	6,322,488	29,695	0.48 %	87,500	27,287	2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0	end of 6
end of 7	68	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %	24,000	27,996	0	(48,000)	(7,500)	(8,559)	67,570	67,570	0	end of 7
end of 8	69	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)	(8,530)	68,921	68,921	0	end of 8
end of 9	70	3,347,906	58,365	228,006	0	3,182,694	0	6,758,605	58,365	0.89 %	25,264	29,471	0	(48,000)	(7,500)	(9,600)	68,000	68,000	0	end of 9
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)	(2,857)	68,000	68,000	0	end of 10
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)	(2,710)	68,000	68,000	0	end of 11
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	0	31,830	0	(48,000)	(10,000)	(2,570)	68,000	68,000	0	end of 12
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	0	32,658	0	(48,000)	(10,000)	(2,436)	68,000	68,000	0	end of 13
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %	0	33,507	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 14
end of 15	76	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 15
end of 16	77	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %	0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 16
end of 17	78	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 17
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 18
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 19
end of 20	81	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	0	(5,071)	36,000	36,000	0	end of 20
end of 21	82	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	0	(5,148)	36,000	36,000	0	end of 21
end of 22	83	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	0	(5,211)	36,000	36,000	0	end of 22
end of 23	84	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	0	(5,301)	36,000	36,000	0	end of 23
end of 24	85	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	0	(5,375)	36,000	36,000	0	end of 24
		1,031,859	74,107	(60,442)		1,045,523		1,083,087	659,858		1,083,087	659,858	30,221	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	0	

Step 17: ROTH 401(k) Graph: The Red section represents the ROTH 401(k) column in the structured income plan.



Step 18: ROTH 401(k) Column: Take note of the ROTH 401(k) column in the structured income plan.

Doe, Jane

CLIENT DASHBOARD

STRUCTURED INCOME PLANNING

CASH FLOW AND TAX ADVISOR

ASSET ALLOCATION AND NET WORTH

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PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2025

REVISED PLAN DATE: 09/10/2025

Structured Income Planning

Edit

Dynamic Mode

Scenario

Graphs

Planning Horizon 24 years

Accounts

BA

IRA

ROTH 401(k)

Incomes

Expenses

Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifts to GKs	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	62	2.00 %		3.00 %	Jane IRA	5.00 %		5,125,000												
initial amount		3,000,000		125,000		2,000,000		5,125,000												
bonus % w/bonus		0.00 %		0.00 %	Jane inc	0.00 %		0												
		3,000,000		125,000		2,000,000		5,125,000												
end of 1	62	3,061,798	(1,798)	136,750	(8,000)	2,110,500	(10,500)	5,309,048	(20,298)	-0.40 %	175,000	0	5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0	end of 1
end of 2	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,762)	5,503,021	(23,109)	-0.43 %	179,550	0	5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0	end of 2
end of 3	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 4	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,094)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 5	66	3,348,136	(12,248)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,836)	-0.54 %	193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 6	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.48 %	87,500	27,287	2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0	end of 6
end of 7	68	3,355,964	83,632	211,034	(4,000)	2,886,797	0	6,453,795	79,632	1.26 %	24,000	27,996	0	(48,000)	(7,500)	(8,559)	67,570	67,570	0	end of 7
end of 8	69	3,339,481	83,603	221,365	(4,000)	3,031,137	0	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)	(8,530)	68,921	68,921	0	end of 8
end of 9	70	3,347,906	58,365	228,006	0	3,182,694	0	6,758,605	58,365	0.89 %	25,264	29,471	0	(48,000)	(7,500)	(9,600)	48,000	48,000	0	end of 9
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)	(2,857)	48,000	48,000	0	end of 10
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)	(2,710)	48,000	48,000	0	end of 11
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	0	31,830	0	(48,000)	(10,000)	(2,570)	48,000	48,000	0	end of 12
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	0	32,658	0	(48,000)	(10,000)	(2,436)	48,000	48,000	0	end of 13
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,446	0.88 %	0	33,507	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 14
end of 15	76	3,329,130	53,871	250,793	10,713	4,265,112	0	7,845,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 15
end of 16	77	3,342,971	52,741	247,366	10,952	4,478,368	0	8,068,704	63,693	0.81 %	0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 16
end of 17	78	3,358,276	51,554	243,543	11,244	4,702,286	0	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 17
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 18
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 19
end of 20	81	3,423,475	37,890	229,583	12,095	5,443,484	0	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	0	(5,071)	36,000	36,000	0	end of 20
end of 21	82	3,455,309	36,636	224,061	12,410	5,715,658	0	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	0	(5,148)	36,000	36,000	0	end of 21
end of 22	83	3,489,007	35,407	218,124	12,659	6,001,440	0	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	0	(5,211)	36,000	36,000	0	end of 22
end of 23	84	3,524,684	34,103	211,684	12,984	6,301,512	0	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	0	(5,301)	36,000	36,000	0	end of 23
end of 24	85	3,562,345	32,833	204,804	13,230	6,616,587	0	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	0	(5,375)	36,000	36,000	0	end of 24
		1,031,859		74,107		(60,442)		1,045,523			1,083,087	659,658	30,221	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	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.