

Projected Account Value Graph

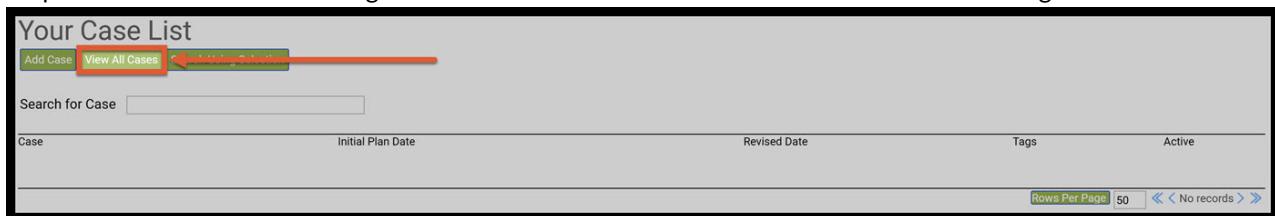
01/12/2026 11:32 am EST

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.



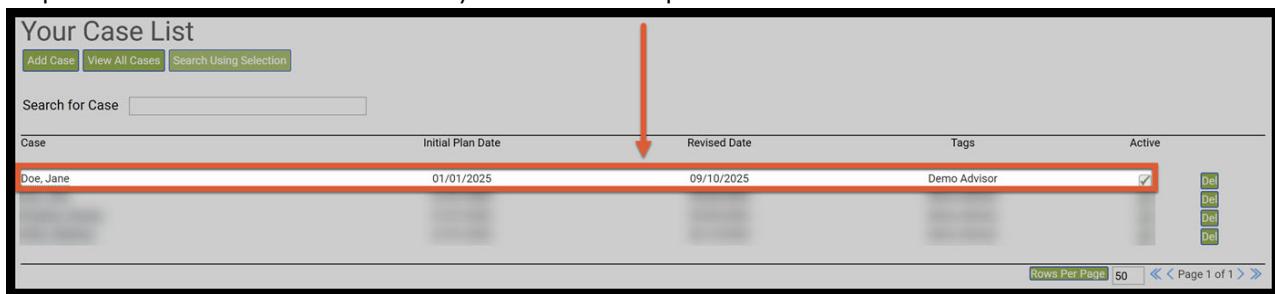
Your Case List

Case	Initial Plan Date	Revised Date	Tags	Active

Search for Case

Rows Per Page 50 << < No records > >

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



Your Case List

Case	Initial Plan Date	Revised Date	Tags	Active
Doe, Jane	01/01/2025	09/10/2025	Demo Advisor	<input checked="" type="checkbox"/>

Search for Case

Rows Per Page 50 << Page 1 of 1 > >

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

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

Client Information

Case Title: Doe, Jane

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: Jane, Date of birth: , Initial plan age: 0, Current age: 0, Retirement age: 0, Gender: Female

Selection tags: Demo Advisor, 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.

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

Structured Income Planning

Scenario: Graphs

Planning Horizon	Accounts								Incomes						Expenses						
	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Employer Match	Gifting to GRs	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	0	Subtotal of account incomes											
initial amount	63	3,127,381	(4,347)	148,852	125,000	(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
bonus % w/bonus	64	3,196,757	(6,828)	161,318	125,000	(8,000)	2,349,158	(11,032)	5,707,233	(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 4	65	3,270,478	(9,786)	174,158	125,000	(8,000)	2,477,924	(11,308)	5,925,250	(29,994)	-0.47 %	184,218	0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 5	66	3,348,136	(12,248)	187,382	125,000	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	-0.51 %	189,008	0	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 6	67	3,372,154	42,945	201,004	125,000	(8,000)	2,749,330	(5,250)	6,322,488	29,695	-0.54 %	193,922	0	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 7	68	3,355,625	63,625	211,034	125,000	(4,000)	2,868,797	(6,455)	6,503,021	(23,095)	-0.57 %	197,550	0	5,931	(48,000)	(7,500)	(48,362)	66,245	66,245	0	end of 6
end of 8	69	3,359,481	63,625	221,364	125,000	(4,000)	2,988,107	(6,591)	6,591,982	(23,097)	-0.60 %	202,218	0	6,060	(48,000)	(7,500)	(49,200)	67,570	67,570	0	end of 7
end of 9	70	3,377,906	58,365	228,066	125,000	(0)	3,182,694	(6,636)	6,636,005	(23,098)	-0.63 %	206,855	0	6,195	(48,000)	(7,500)	(5,000)	68,901	68,901	0	end of 8
end of 10	71	3,352,6244	78,620	234,946	125,000	(0)	3,241,223	(6,721)	6,971,918	(23,100)	-0.66 %	211,520	0	6,330	(48,000)	(7,500)	(2,577)	69,237	69,237	0	end of 9
end of 11	72	3,352,5282	77,586	241,891	125,000	(0)	3,508,919	(6,777)	7,076,693	(23,101)	-0.69 %	216,227	0	6,469	(48,000)	(10,000)	(2,710)	69,566	69,566	0	end of 10
end of 12	73	3,315,049	76,740	249,148	125,000	(0)	3,664,265	(6,828)	7,248,562	(23,102)	-0.72 %	220,924	0	6,608	(48,000)	(10,000)	(2,570)	70,904	70,904	0	end of 11
end of 13	74	3,305,571	75,778	256,623	125,000	(0)	3,868,593	(6,879)	7,430,776	(23,103)	-0.75 %	225,621	0	6,747	(48,000)	(10,000)	(2,436)	72,242	72,242	0	end of 12
end of 14	75	3,316,668	55,014	253,889	125,000	(10,432)	4,062,012	(6,928)	7,632,570	(23,104)	-0.78 %	230,318	0	6,886	(48,000)	(10,000)	(4,953)	73,580	73,580	0	end of 13
end of 15	76	3,329,130	53,871	250,793	125,000	(10,713)	4,265,112	(6,977)	7,845,036	(23,105)	-0.81 %	235,015	0	7,025	(48,000)	(10,000)	(4,962)	73,918	73,918	0	end of 14
end of 16	77	3,342,971	52,741	247,366	125,000	(0)	4,478,368	(7,052)	8,068,704	(23,106)	-0.84 %	239,712	0	7,164	(48,000)	(10,000)	(4,971)	74,256	74,256	0	end of 15
end of 17	78	3,358,276	51,554	243,543	125,000	(0)	4,702,296	(7,103)	8,304,105	(23,107)	-0.87 %	244,409	0	7,303	(48,000)	(10,000)	(4,980)	75,604	75,604	0	end of 16
end of 18	79	3,375,100	50,342	239,307	125,000	(0)	4,937,400	(7,154)	8,551,806	(23,108)	-0.90 %	249,106	0	7,442	(48,000)	(10,000)	(5,014)	76,952	76,952	0	end of 17
end of 19	80	3,393,496	49,106	234,639	125,000	(0)	5,184,270	(7,205)	8,812,405	(23,109)	-0.93 %	253,803	0	7,581	(48,000)	(10,000)	(5,048)	78,290	78,290	0	end of 18
end of 20	81	3,423,475	37,890	229,583	125,000	(0)	5,443,484	(7,256)	9,096,542	(23,110)	-0.96 %	258,500	0	7,720	(48,000)	(10,000)	(5,081)	79,628	79,628	0	end of 19
end of 21	82	3,455,309	36,636	224,061	125,000	(0)	5,715,658	(7,307)	9,390,527	(23,111)	-0.99 %	263,297	0	7,859	(48,000)	(10,000)	(5,118)	80,966	80,966	0	end of 20
end of 22	83	3,489,007	35,407	218,124	125,000	(0)	6,001,440	(7,358)	9,708,571	(23,112)	-0.99 %	267,094	0	8,000	(48,000)	(10,000)	(5,211)	82,303	82,303	0	end of 21
end of 23	84	3,524,684	34,103	211,684	125,000	(0)	6,301,512	(7,409)	10,037,880	(23,113)	-0.99 %	270,891	0	8,139	(48,000)	(10,000)	(5,301)	83,640	83,640	0	end of 22
end of 24	85	3,562,345	32,833	204,804	125,000	(0)	6,616,587	(7,460)	10,383,736	(23,114)	-0.99 %	274,688	0	8,278	(48,000)	(10,000)	(5,375)	84,986	84,986	0	end of 23

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

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

Structured Income Planning

Graphs

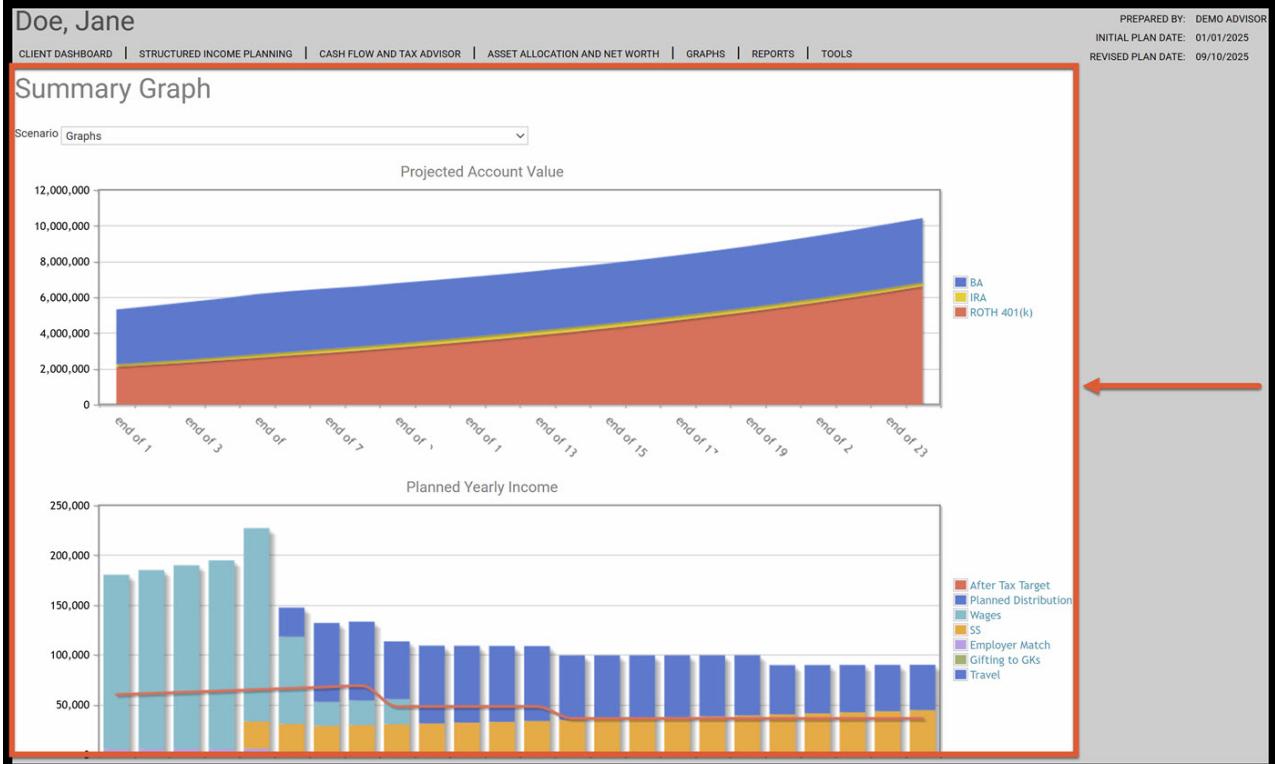
Scenario: Graphs

Planning Horizon: 24 years

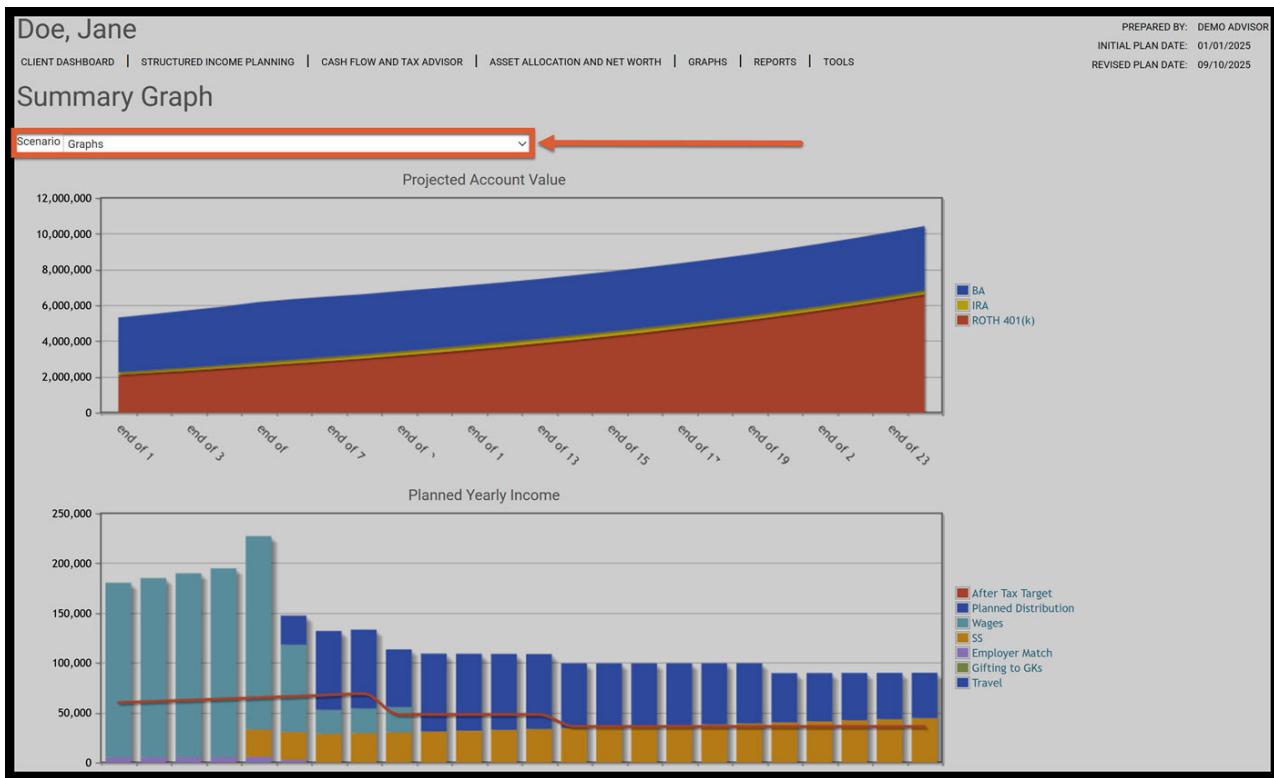
Accounts

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 %	5,125,000	0	Subtotal of incomes	2.60 %	2.60 %	0.00 %	0.00 %						from total income to target	
initial amount	63	3,127,381	(4,347)	148,852	(8,000)	2,226,787	(10,500)	5,309,048	(20,398)	0.40 %	175,000	0	5,381	(48,000)	(44,452)	60,000	60,000	61,200	0	end of 1	
beginning w/bonus	64	3,196,757	(6,828)	161,318	(8,000)	2,349,158	(11,032)	5,503,021	(23,109)	0.43 %	179,550	0	5,516	(48,000)	(7,500)	5,381	(45,122)	61,200	0	end of 2	
end of 1	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,707,233	(25,860)	0.47 %	184,218	0	5,564	(48,000)	(7,500)	5,516	(45,950)	62,424	0	end of 3	
end of 2	66	3,348,136	(12,249)	187,382	(8,000)	2,613,410	(11,590)	6,148,928	(31,838)	0.54 %	189,008	0	5,654	(48,000)	(7,500)	5,564	(46,395)	63,672	0	end of 4	
end of 3	67	3,377,154	(42,945)	201,004	(8,000)	2,749,330	(5,250)	6,322,488	(29,695)	0.48 %	187,500	0	5,795	(48,000)	(7,500)	5,795	(47,433)	64,946	0	end of 5	
end of 4	68	3,355,964	(83,632)	211,034	(4,000)	2,886,797	0	6,453,795	(79,632)	1.26 %	24,000	0	5,880	(48,000)	(7,500)	5,880	(48,000)	66,245	0	end of 6	
end of 5	69	3,339,481	(83,603)	221,365	(4,000)	3,031,137	0	6,591,982	(79,603)	1.23 %	24,624	0	5,950	(48,000)	(7,500)	5,950	(48,000)	67,570	0	end of 7	
end of 6	70	3,347,906	(58,365)	228,006	0	3,182,694	0	6,758,605	(58,365)	0.89 %	25,264	0	6,020	(48,000)	(7,500)	6,020	(48,000)	68,921	0	end of 8	
end of 7	71	3,336,244	(78,620)	234,846	0	3,341,828	0	6,912,918	(78,620)	1.16 %	30,237	0	6,090	(48,000)	(10,000)	6,090	(48,000)	68,000	0	end of 10	
end of 8	72	3,325,282	(77,686)	241,891	0	3,508,919	0	7,076,993	(77,686)	1.12 %	31,024	0	6,160	(48,000)	(10,000)	6,160	(48,000)	69,245	0	end of 11	
end of 9	73	3,315,048	(76,740)	249,148	0	3,684,365	0	7,248,562	(76,740)	1.09 %	31,830	0	6,230	(48,000)	(10,000)	6,230	(48,000)	70,570	0	end of 12	
end of 10	74	3,305,571	(75,778)	256,623	0	3,868,583	0	7,430,076	(75,778)	1.05 %	32,658	0	6,300	(48,000)	(10,000)	6,300	(48,000)	71,900	0	end of 13	
end of 11	75	3,316,668	(55,014)	253,889	10,432	4,062,012	0	7,632,570	(65,446)	0.88 %	33,507	0	6,370	(48,000)	(10,000)	6,370	(48,000)	36,000	0	end of 14	
end of 12	76	3,329,130	(53,871)	250,793	10,713	4,265,112	0	7,845,036	(64,584)	0.85 %	34,378	0	6,440	(48,000)	(10,000)	6,440	(48,000)	36,000	0	end of 15	
end of 13	77	3,342,971	(52,741)	247,366	0	10,952	4,478,368	0	8,068,704	(63,693)	0.81 %	35,272	0	6,510	(48,000)	(10,000)	6,510	(48,000)	36,000	0	end of 16
end of 14	78	3,358,276	(51,554)	243,543	11,244	4,702,286	0	8,304,105	(62,798)	0.78 %	36,189	0	6,580	(48,000)	(10,000)	6,580	(48,000)	36,000	0	end of 17	
end of 15	79	3,375,100	(50,342)	239,307	11,542	4,937,400	0	8,551,806	(61,884)	0.75 %	37,130	0	6,650	(48,000)	(10,000)	6,650	(48,000)	36,000	0	end of 18	
end of 16	80	3,393,496	(49,106)	234,639	11,847	5,184,270	0	8,812,405	(60,953)	0.71 %	38,095	0	6,720	(48,000)	(10,000)	6,720	(48,000)	36,000	0	end of 19	
end of 17	81	3,423,475	(37,890)	229,583	12,095	5,443,484	0	9,096,542	(49,985)	0.57 %	39,086	0	6,790	(48,000)	(0)	6,790	(48,000)	36,000	0	end of 20	
end of 18	82	3,455,309	(36,636)	224,061	12,410	5,715,658	0	9,395,027	(49,046)	0.54 %	40,102	0	6,860	(48,000)	(0)	6,860	(48,000)	36,000	0	end of 21	
end of 19	83	3,489,007	(35,407)	218,124	12,659	6,001,440	0	9,708,571	(48,066)	0.51 %	41,145	0	6,930	(48,000)	(0)	6,930	(48,000)	36,000	0	end of 22	
end of 20	84	3,524,684	(34,103)	211,684	12,984	6,301,512	0	10,037,880	(47,087)	0.49 %	42,214	0	7,000	(48,000)	(0)	7,000	(48,000)	36,000	0	end of 23	
end of 21	85	3,562,345	(32,833)	204,804	13,230	6,616,587	0	10,383,736	(46,063)	0.46 %	43,312	0	7,070	(48,000)	(0)	7,070	(48,000)	36,000	0	end of 24	

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



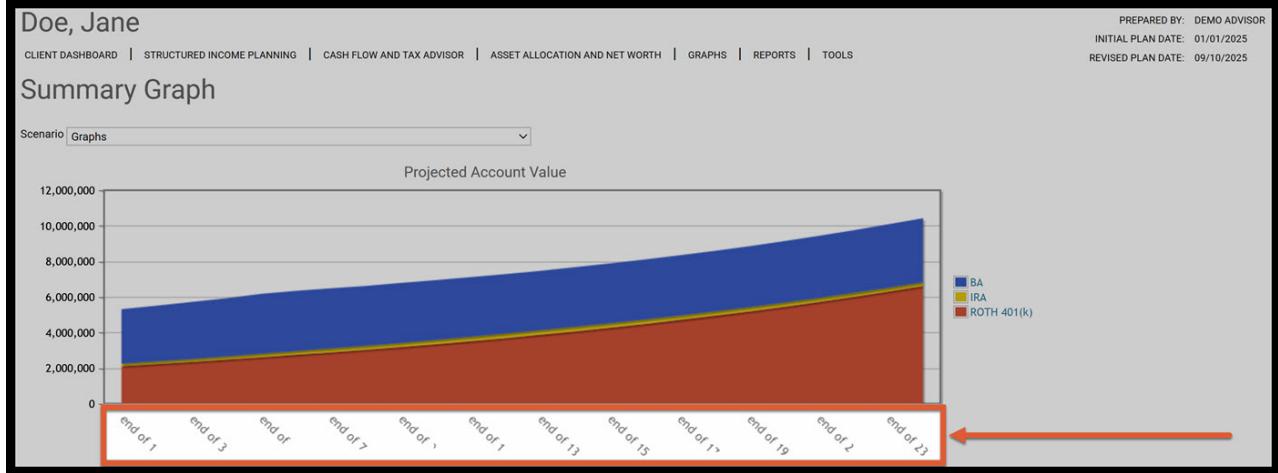
Step 7: Scenario: Use the down caret (v) arrow to select the correct scenario if it is not the correct one by default.



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.



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

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

Year	Jane	Accounts			Incomes			Expenses			Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year					
		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution						Wages	SS	Employer Match	Gifting to GKS	Travel
net return	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
initial amount		3,000,000		125,000		2,000,000		5,125,000		0	Subtotal of account incomes	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 %		2,000,000		0		0	5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0	end of 3
end of 1	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	5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0	end of 4
end of 2	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	5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0	end of 5
end of 3	65	3,270,478	(9,786)	174,158	(8,000)	2,477,924	(11,308)	5,922,560	(29,994)	-0.51 %	189,008	0	5,932	(48,000)	(7,500)	(48,000)	66,225	66,225	0	end of 6
end of 4	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	5,979	(48,000)	(7,500)	(48,000)	67,570	67,570	0	end of 7
end of 5	67	3,372,154	42,945	201,004	(8,000)	2,749,330	(5,250)	6,322,488	29,695	0.4 %	87,500	27,287	6,265	(48,000)	(7,500)	(25,362)	68,921	68,921	0	end of 8
end of 6	68	3,355,954	83,632	211,034	(4,000)	2,886,797	(7,500)	6,453,795	79,652	1.26 %	24,000	27,996	0	(48,000)	(7,500)	(8,559)	69,600	69,600	0	end of 9
end of 7	69	3,339,481	83,603	221,365	(4,000)	3,031,137	(7,500)	6,591,982	79,603	1.23 %	24,624	28,724	0	(48,000)	(7,500)	(8,530)	69,921	69,921	0	end of 10
end of 8	70	3,347,906	58,365	228,000	(7,500)	3,182,694	(7,500)	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 11
end of 9	71	3,336,244	78,620	234,846	(7,500)	3,341,828	(7,500)	6,912,918	78,620	1.16 %	0	30,237	0	(48,000)	(10,000)	(2,857)	48,000	48,000	0	end of 12
end of 10	72	3,323,582	77,686	241,891	(7,500)	3,569,919	(7,500)	7,076,637	77,686	1.12 %	0	31,024	0	(48,000)	(10,000)	(2,710)	48,000	48,000	0	end of 13
end of 11	73	3,310,508	76,140	249,448	(7,500)	3,684,365	(7,500)	7,248,562	76,140	0.9 %	0	31,800	0	(48,000)	(10,000)	(2,570)	48,000	48,000	0	end of 14
end of 12	74	3,305,571	75,778	256,623	(7,500)	3,868,593	(7,500)	7,430,076	75,778	1.05 %	0	32,558	0	(48,000)	(10,000)	(2,436)	48,000	48,000	0	end of 15
end of 13	75	3,316,668	55,014	253,889	10,432	4,062,012	(7,500)	7,632,570	65,446	0.88 %	0	33,307	0	(48,000)	(10,000)	(4,953)	36,000	36,000	0	end of 16
end of 14	76	3,329,188	53,071	250,793	10,719	4,265,113	(7,500)	7,835,036	64,584	0.85 %	0	34,378	0	(48,000)	(10,000)	(4,962)	36,000	36,000	0	end of 17
end of 15	77	3,342,971	52,741	247,366	10,952	4,478,368	(7,500)	8,036,704	63,693	0.91 %	0	35,272	0	(48,000)	(10,000)	(4,965)	36,000	36,000	0	end of 18
end of 16	78	3,358,276	51,554	243,543	11,244	4,702,296	(7,500)	8,304,105	62,798	0.78 %	0	36,189	0	(48,000)	(10,000)	(4,987)	36,000	36,000	0	end of 19
end of 17	79	3,375,100	50,342	239,307	11,542	4,937,400	(7,500)	8,551,806	61,884	0.75 %	0	37,130	0	(48,000)	(10,000)	(5,014)	36,000	36,000	0	end of 20
end of 18	80	3,393,496	49,106	234,639	11,847	5,184,270	(7,500)	8,812,405	60,953	0.71 %	0	38,095	0	(48,000)	(10,000)	(5,048)	36,000	36,000	0	end of 21
end of 19	81	3,423,475	37,890	229,583	12,095	5,443,484	(7,500)	9,096,542	49,985	0.57 %	0	39,086	0	(48,000)	(10,000)	(5,071)	36,000	36,000	0	end of 22
end of 20	82	3,455,309	36,636	224,061	12,410	5,715,658	(7,500)	9,395,027	49,046	0.54 %	0	40,102	0	(48,000)	(10,000)	(5,148)	36,000	36,000	0	end of 23
end of 21	83	3,489,007	35,407	218,124	12,659	6,001,440	(7,500)	9,708,571	48,066	0.51 %	0	41,145	0	(48,000)	(10,000)	(5,211)	36,000	36,000	0	end of 24
end of 22	84	3,524,684	34,108	211,684	12,984	6,301,512	(7,500)	10,037,880	47,087	0.49 %	0	42,214	0	(48,000)	(10,000)	(5,301)	36,000	36,000	0	end of 25
end of 23	85	3,562,345	32,833	204,804	13,230	6,616,587	(7,500)	10,383,736	46,063	0.46 %	0	43,312	0	(48,000)	(10,000)	(5,375)	36,000	36,000	0	end of 26
		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.

Doe, Jane

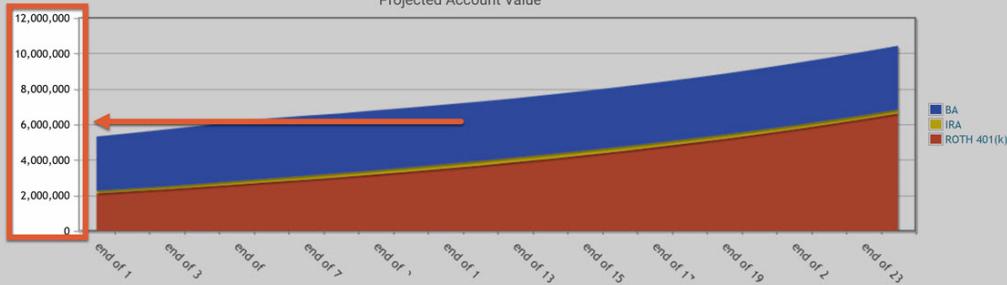
CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

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

Summary Graph

Scenario | Graphs

Projected Account Value



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

Doe, Jane

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

Summary Graph

Scenario | Graphs

Projected Account Value



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

Doe, Jane

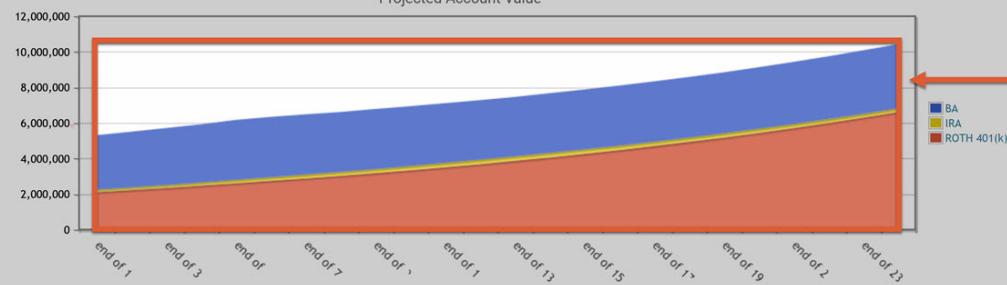
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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2025
REVISED PLAN DATE: 09/10/2025

Summary Graph

Scenario | Graphs

Projected Account Value



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

Structured Income Planning																																			
Edit		Dynamic Mode																																	
Scenario		Graphs																																	
Planning 24 years Horizon																																			
Accounts																																			
Planning 24 years Horizon		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																
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 income																									
bonus % w/bonus		0.00 %		0.00 %		Jane inc	0.00 %																												
		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		5,250	(48,000)	(7,500)	(44,452)	60,000	60,000	0																
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		5,381	(48,000)	(7,500)	(45,122)	61,200	61,200	0																
end of 3	64	3,196,757	(6,628)	161,318	(8,000)	2,349,158	(11,032)	5,707,233	(25,860)	-0.47 %	184,218		5,516	(48,000)	(7,500)	(45,950)	62,424	62,424	0																
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		5,654	(48,000)	(7,500)	(46,395)	63,672	63,672	0																
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		5,795	(48,000)	(7,500)	(47,433)	64,946	64,946	0																
end of 6	67	3,372,154	(24,945)	201,004	(8,000)	2,749,330	(5,250)	6,322,488	(29,695)	0.48 %	87,500		2,625	(48,000)	(7,500)	(25,362)	66,245	66,245	0																
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		27,998	(48,000)	(7,500)	(8,559)	67,570	67,570	0																
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	(48,000)	(7,500)	(8,530)	68,921	68,921	0																
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	(48,000)	(7,500)	(9,600)	68,000	68,000	0																
end of 10	71	3,336,244	78,620	234,846	0	3,341,828	0	6,912,918	78,620	1.16 %	30,237		30,237	(48,000)	(10,000)	(2,875)	48,000	48,000	0																
end of 11	72	3,325,282	77,686	241,891	0	3,508,919	0	7,076,093	77,686	1.12 %	31,024		31,024	(48,000)	(10,000)	(2,710)	48,000	48,000	0																
end of 12	73	3,315,048	76,740	249,148	0	3,684,365	0	7,248,562	76,740	1.09 %	31,830		31,830	(48,000)	(10,000)	(2,570)	48,000	48,000	0																
end of 13	74	3,305,571	75,778	256,623	0	3,868,583	0	7,430,776	75,778	1.05 %	32,658		32,658	(48,000)	(10,000)	(2,436)	48,000	48,000	0																
end of 14	75	3,316,668	55,014	253,889	10,432	4,062,012	0	7,632,570	65,444	0.88 %	33,507		33,507	(48,000)	(10,000)	(4,953)	36,000	36,000	0																
end of 15	76	3,329,130	53,871	250,793	0	7,845,036	64,584	0.85 %	34,378		34,378	(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	0	8,048,768	63,693	0.81 %	35,272		35,272	(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 %	36,189		36,189	(48,000)	(10,000)	(4,987)	36,000	36,000	0																
end of 18	79	3,375,100	50,342	239,307	11,542	4,937,400	0	8,551,806	61,886	0.75 %	37,130		37,130	(48,000)	(10,000)	(5,014)	36,000	36,000	0																
end of 19	80	3,393,496	49,106	234,639	11,847	5,184,270	0	8,812,405	60,953	0.71 %	38,095		38,095	(48,000)	(10,000)	(5,048)	36,000	36,000	0																
end of 20	81	3,423,475	32,853	229,883	12,098	5,443,484	0	9,090,300	49,985	0.67 %	39,086		39,086	(48,000)	(10,000)	(5,071)	36,000	36,000	0																
end of 21	82	3,455,309	36,636	220,451	0	9,375,043	0	9,355,043	50,043	0.54 %	40,102		40,102	(48,000)	(10,000)	(5,103)	36,000	36,000	0																
end of 22	83	3,485,207	35,740	218,174	12,659	6,040,440	0	9,708,571	48,066	0.51 %	41,145		41,145	(48,000)	(10,000)	(5,211)	36,000	36,000	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 %	42,274		42,274	(48,000)	(10,000)	(5,301)	36,000	36,000	0																
end of 24	85	3,562,345	32,853	204,804	13,230	6,616,557	0	10,393,736	46,063	0.46 %	43,312		43,312	(48,000)	(10,000)	(5,375)	36,000	36,000	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)	(1,150,978)	0																			

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

Prepared by: DEMO ADVISOR
Initial Plan Date: 01/01/2025
Revised Plan Date: 09/10/2025

Summary Graph

Scenario: Graphs

Projected Account Value

Period	ROTH 401(k)	IRA	R4	Total
end of 1	2,000,000	1,000,000	5,000,000	8,000,000
end of 3	2,500,000	1,500,000	5,000,000	9,000,000
end of 7	3,500,000	2,000,000	5,000,000	10,500,000
end of 11	4,500,000	2,500,000	5,000,000	12,000,000
end of 13	5,000,000	3,000,000	5,000,000	13,000,000
end of 15	5,500,000	3,500,000	5,000,000	14,000,000
end of 17	6,000,000	4,000,000	5,000,000	15,000,000
end of 19	6,500,000	4,500,000	5,000,000	16,000,000
end of 23	7,000,000	5,000,000	5,000,000	17,000,000

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

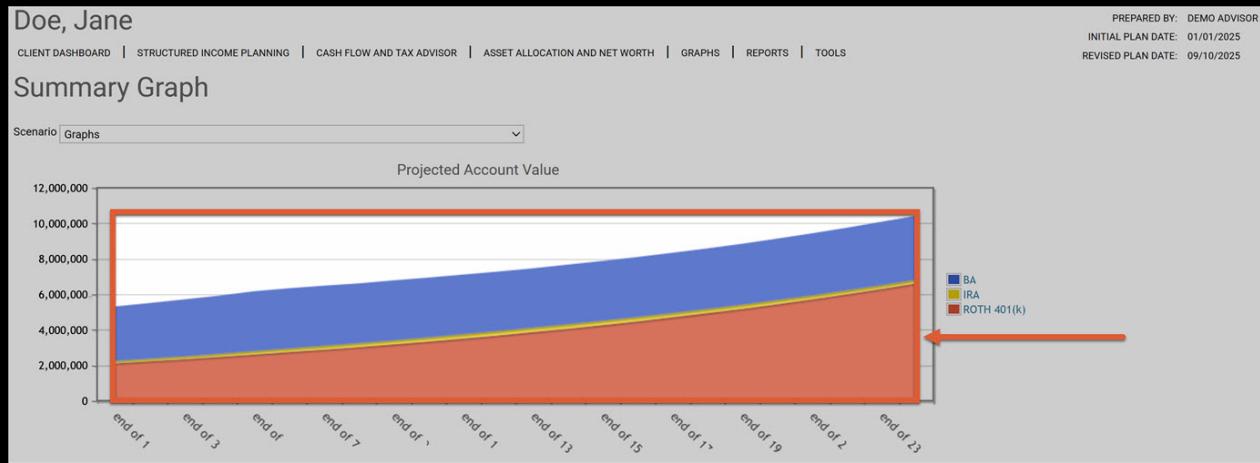
STRUCTURED INCOME PLANNING

Edit | Dynamic Mode

Scenario | Graphs

Accounts										Incomes					Expenses						
Planning Horizon	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			3.00 %			Jane IRA	5.00 %													
initial amount			BA	3,000,000		125,000	IRA	2,000,000													
begin w/bonus				0.00 %		0.00 %		0.00 %													
w/bonus				3,000,000		225,000		2,000,000													
end of 1	62	3,061,7198	(1,798)	136,750	(8,000)	2,116,500	(10,500)	5,309,048	(20,398)	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	3,127,3881	(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)	5,925,560	(29,994)	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	(12,249)	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	3,377,2154	(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	3,355,9564	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)	(10,000)	(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)	(10,000)	(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)	(10,000)	(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)	(10,000)	(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)	(10,000)	(5,375)	36,000	36,000	0	end of 24	

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.

Structured Income Planning

Edit Dynamic Mode

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.