Planned Yearly Income 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 planned yearly income allows your clients to quickly understand their structured income plan. Below is a hypothetical example of a complex structured income plan to demonstrate how the yearly income is calculated and presented.

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.
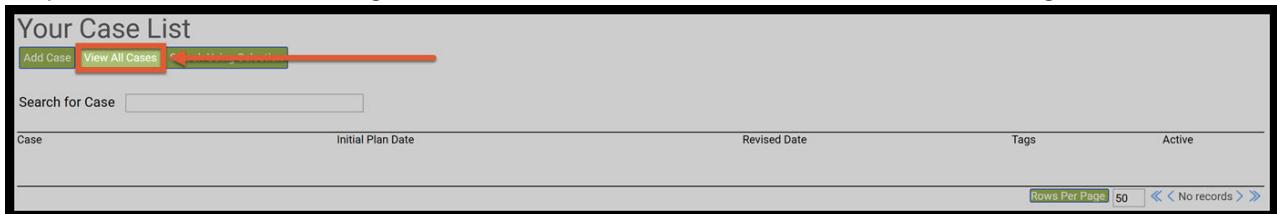
Step 2: Case: Click the Client account you would like to open.
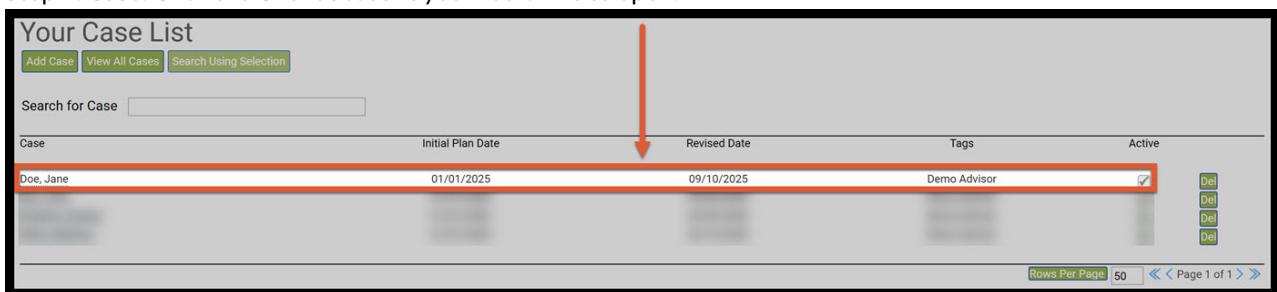
Step 3: Structured Income Planning: Click the Structured Income Planning link under the Client's name.
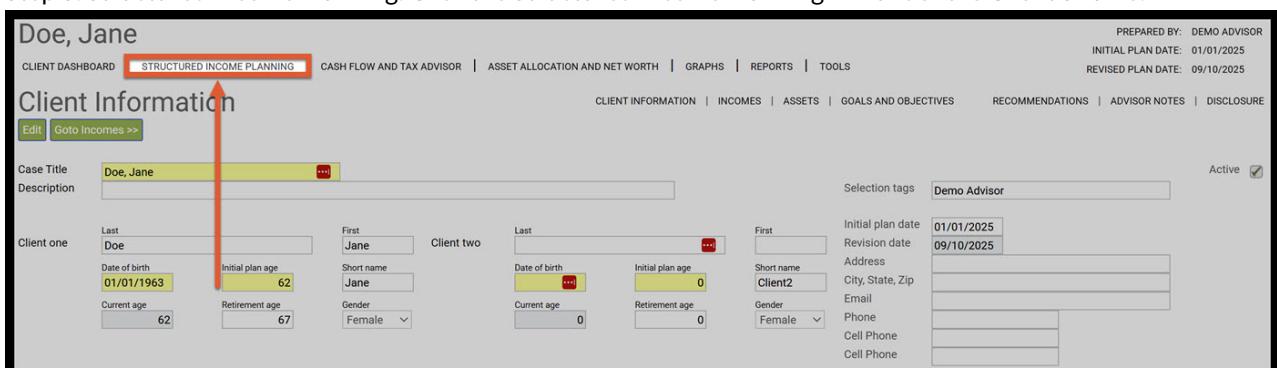
Step 4: Structured Income Planning Page: Take note of the structured income plan.

Doe, Jane

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

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Graphs

Planning Horizon: 24 years

Year	Jane	BA Account	BA Income	IRA Account	IRA Income	ROTH 401(k) Account	ROTH 401(k) 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		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			Infl Factor	from total	
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0	of account		2.60 %	2.60 %	2.50 %	0.00 %	0.00 %			2.00 %	income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes										target	
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	(5,250)	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	

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

Step 6: Summary Graphs: The Graphs Landing Page will automatically show the scenario that you are working in.
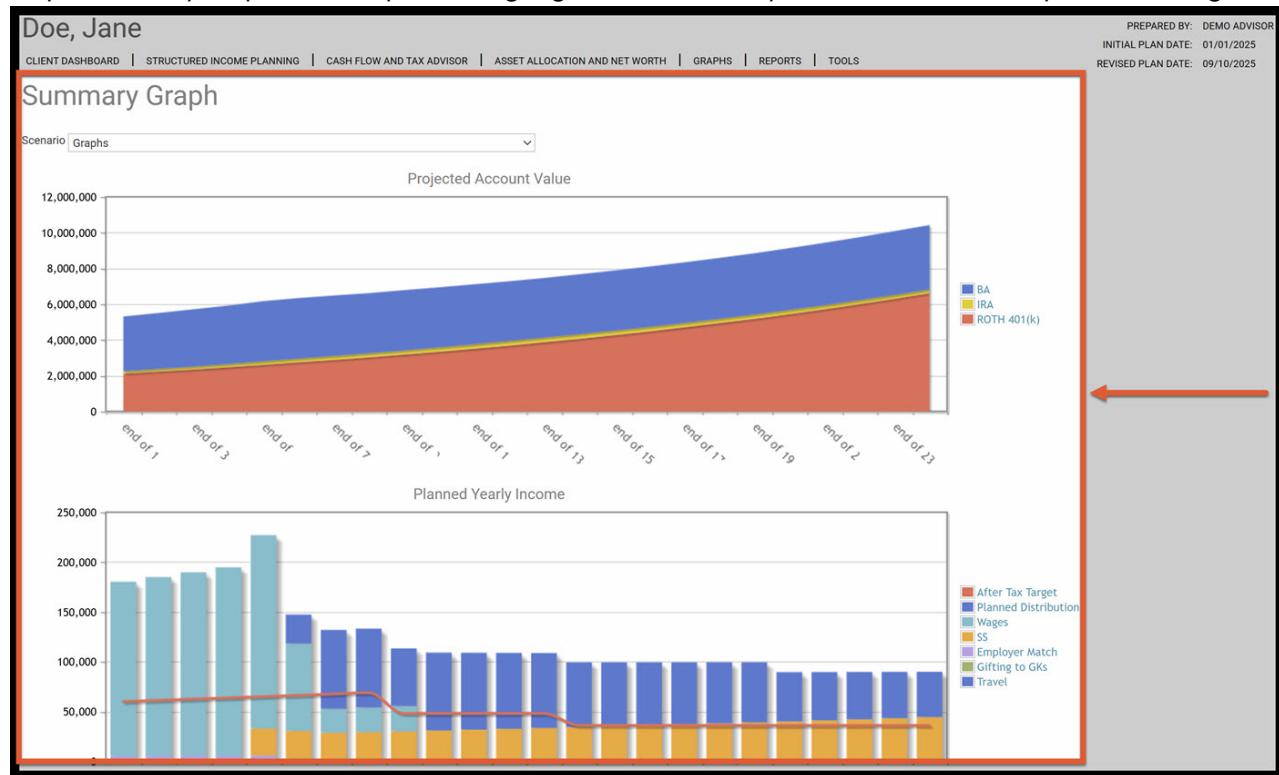
Step 7: Scenario: Use the down caret (v) arrow to select the correct scenario if it is not the correct one by default.

Step 8: Planned Yearly Income: The second graph shown is the Planned Yearly Income graph.
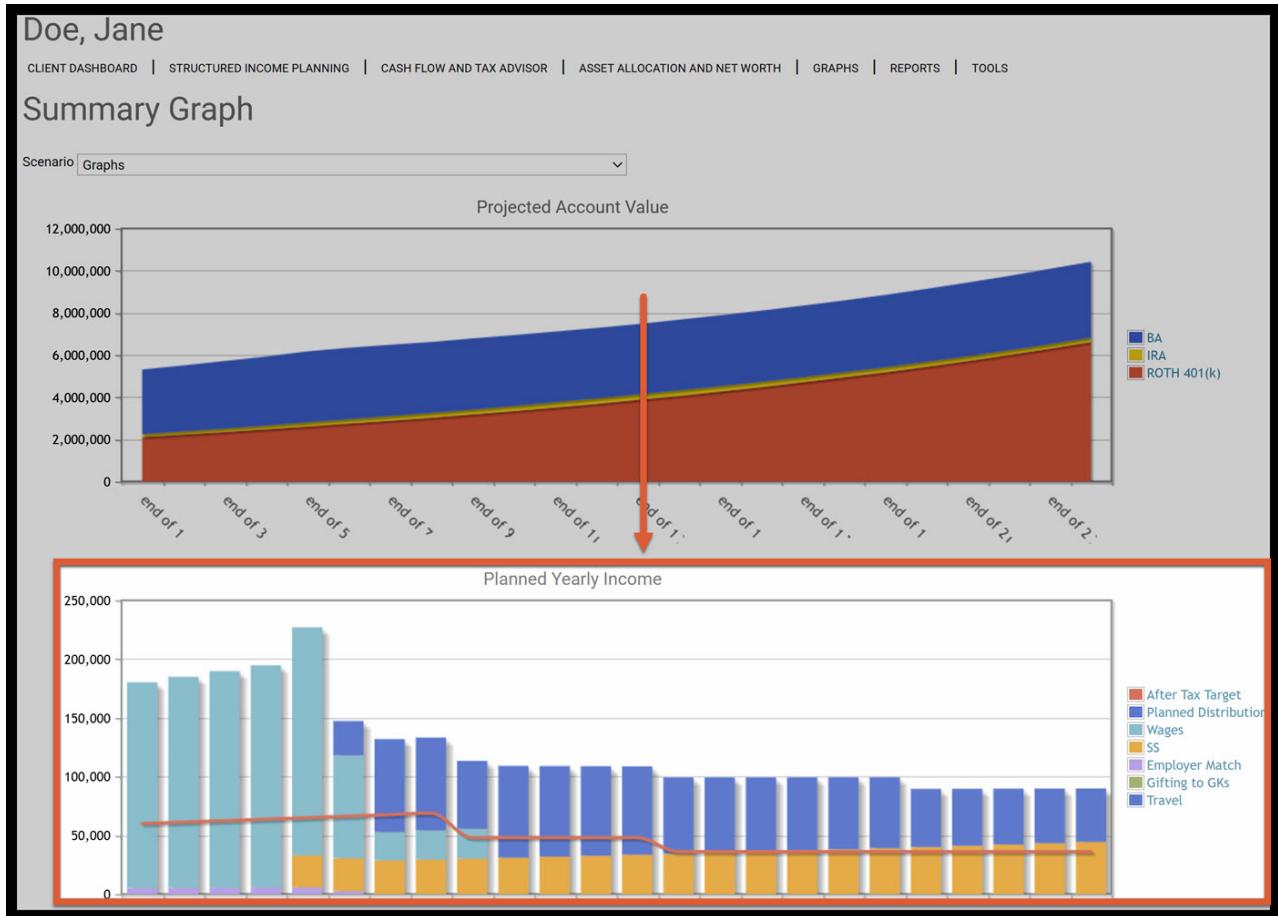
Step 9: Horizontal Axis: The Horizontal Axis represents the planning horizon timeline displayed on the structured income plan.
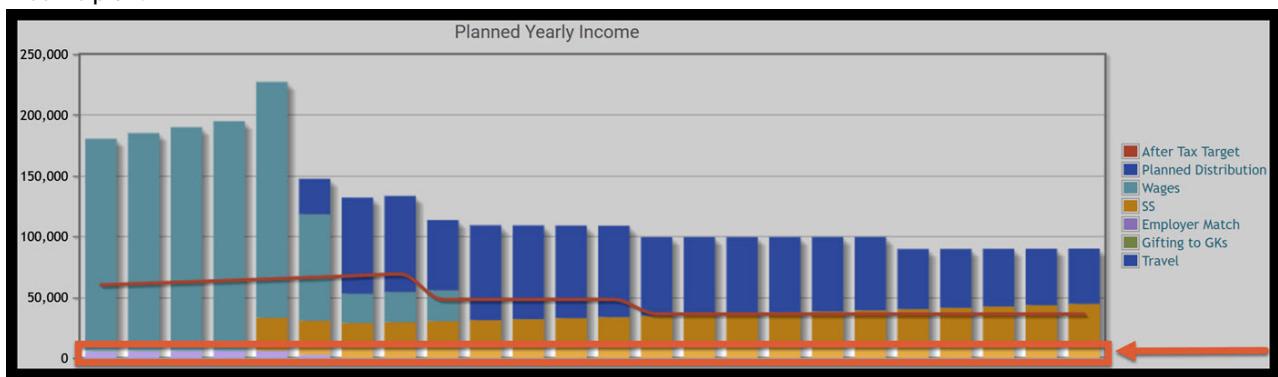
Step 10: Planning Horizon Timeline in SIPS: Take note of the planning horizon timeline.

Doe, Jane
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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

Accounts — BA — IRA — ROTH 401(k) — Incomes — Expenses

Planning Horizon: 24 years

| Year	Jane	BA Account	BA Income	IRA Account	IRA Income	ROTH 401(k) Account	ROTH 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											
bonus %		0.00%		0.00%	Jane inc	0.00%		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			Infl Factor	from total
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		2.60%	2.60%	2.50%	0.00%	0.00%			2.00%	income to target
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	(5,250)	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	

Step 11: Vertical Axis: The Vertical Axis shows the monetary amounts accumulated over time.

Planned Yearly Income

Legend:
- After Tax Target
- Planned Distribution
- Wages
- SS
- Employer Match
- Gifting to GKs
- Travel
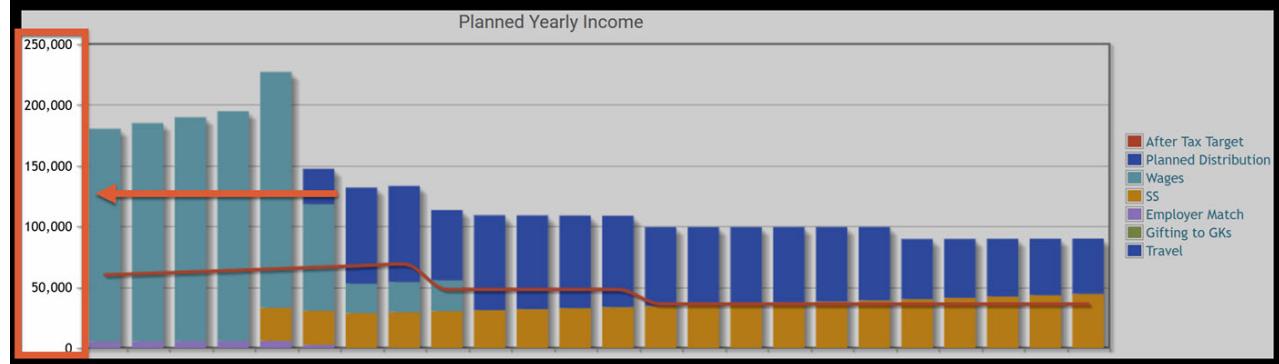
Step 12: Grouping Arrow on the Structured Income Planning Page: To see the vertical axis amounts, click the double arrow in the upper-left corner of the Incomes Group box.

Doe, Jane

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

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Structured Income Planning

Edit | Dynamic Mode

Scenario: Graphs
Planning Horizon: 24 years

Accounts — BA | IRA | ROTH 401(k) — Incomes — Expenses

Year	Jane	Account (BA)	Income	Account (IRA)	Income	Account (ROTH 401k)	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 %													from total	
initial amount		3,000,000		125,000		2,000,000		5,125,000	Subtotal										income to	
bonus %		0.00 %		0.00 % (Jane inc)		0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor			Infl Factor	target	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		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	(5,250)	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 %	24,971	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	

Step 13: Grouped Income Column in SIPS: Take note to the total amounts of Incomes Column.

Year	Jane	Account (BA)	Income	Account (IRA)	Income	Account (ROTH 401k)	Income	Accounts Total	Planned Distribution	Percent Distribution	Grouped	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 %											from total	
initial amount		3,000,000		125,000		2,000,000		5,125,000	Subtotal								income to	
bonus %		0.00 %		0.00 % (Jane inc)		0.00 %		0	of account			Infl Factor	Infl Factor			Infl Factor	target	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes			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 %	180,250	(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 %	184,931	(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 %	189,734	(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 %	194,662	(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 %	199,717	(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 %	117,412	(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 %	51,996	(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 %	53,348	(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 %	54,735	(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 %	30,237	(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 %	31,024	(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 %	31,830	(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 %	32,658	(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 %	33,507	(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 %	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	10,952	4,478,368	0	8,068,704	63,693	0.81 %	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	(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 %	37,130	(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 %	38,095	(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 %	39,086	(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 %	40,102	(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 %	41,145	(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 %	42,214	(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 %	43,312	(48,000)	0	(5,375)	36,000	36,000	0	end of 24
			1,031,859		74,107		(60,442)		1,045,523		1,772,966	(1,152,000)	(167,500)	(348,011)	1,150,978	1,150,978	0	

Step 14: Key: The Key box represents the different incomes and expenses. Only the incomes are shown on the graph since they are positive amounts, while expenses are negative.

Step 15: Incomes Columns in SIPS: Take note of the Income Columns in SIPS.

Step 16: After Tax Target Graph: The red line represents the After-Tax Target column in the structured income plan.
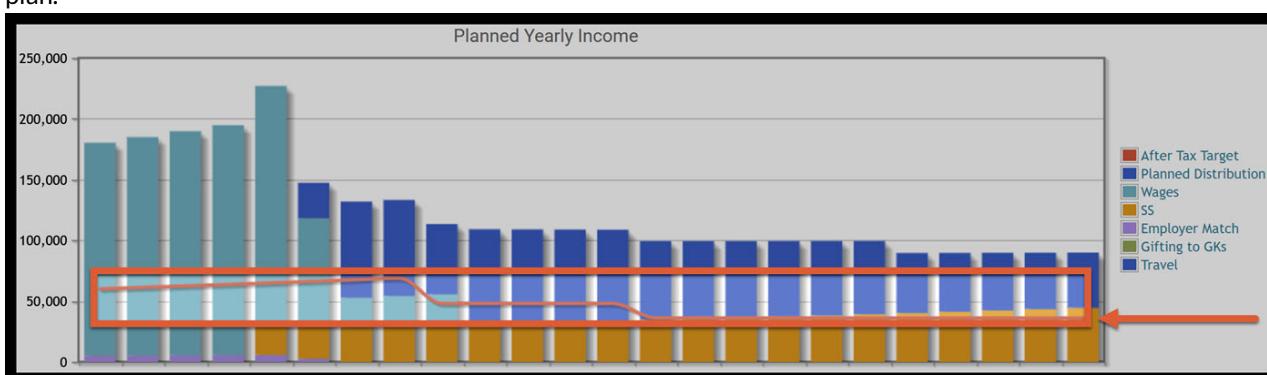
Step 17: After Target Tax Column in SIPS: Take note of the After Target Tax Column in the structured income plan.

Step 18: Planned Distribution Graph: The dark blue bars represent the Planned Distribution column on the structured income plan.
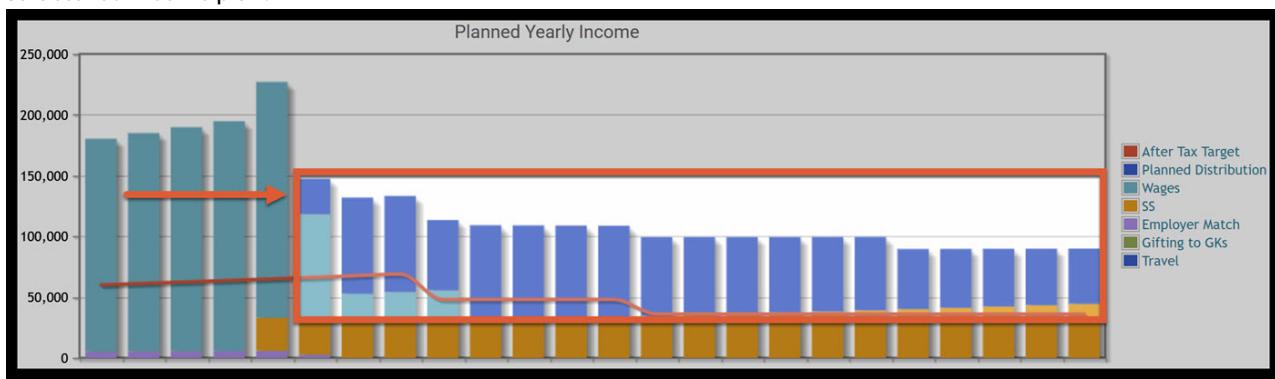
Step 19: Planned Distribution Column in SIPS: Take note of the Planned Distribution Column in the structured income plan.

Step 20: Wages Graph: The light blue bars represent the Wages column on the structured income plan.
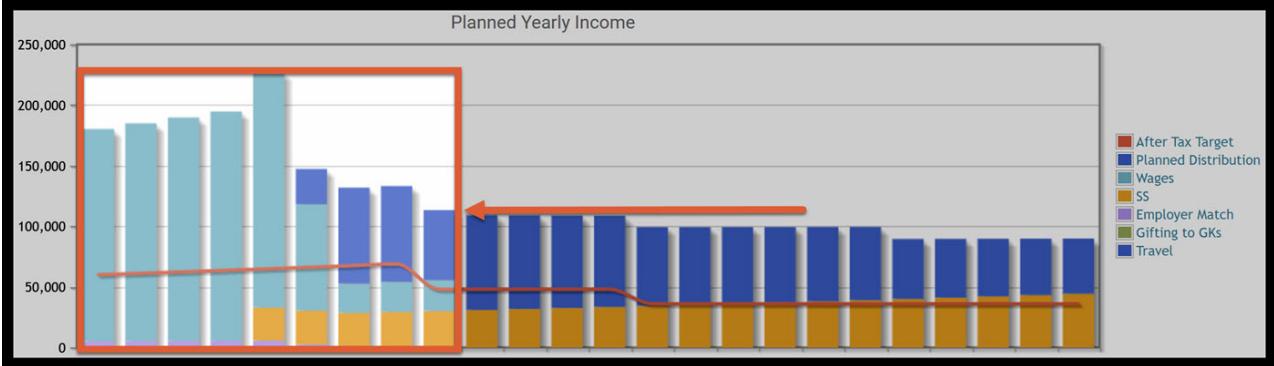
Step 21: Wages Column in SIPS: Take note of the Wages Column in the structured income plan.

Doe, Jane

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

Structured Income Planning

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Scenario: Graphs

Planning Horizon: 24 years

Year	Jane	BA Account	BA Income	IRA Account	IRA Income	ROTH 401(k) Account	ROTH 401(k) 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										from total	
bonus %		0.00 %		0.00 % (Jane inc)		0.00 %		0	of account										income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		Infl Factor 2.60 %	Infl Factor 2.60 %	Infl Factor 2.50 %	Infl Factor 0.00 %	Infl Factor 0.00 %			Infl Factor 2.00 %	target	
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	(5,250)	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	

Doe, Jane

Structured Income Planning

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Scenario: Graphs

Planning Horizon: 24 years

		Accounts									Incomes				Expenses					
		BA		IRA		ROTH 401(k)														
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										from total	
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		2.60 %	2.60 %	2.50 %	0.00 %	0.00 %				2.00 %	target
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	(5,250)	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	

Step 22: SS Graph: The gold bars represent the SS column on the structured income plan.

Planned Yearly Income

Legend: After Tax Target, Planned Distribution, Wages, SS, Employer Match, Gifting to GKs, Travel
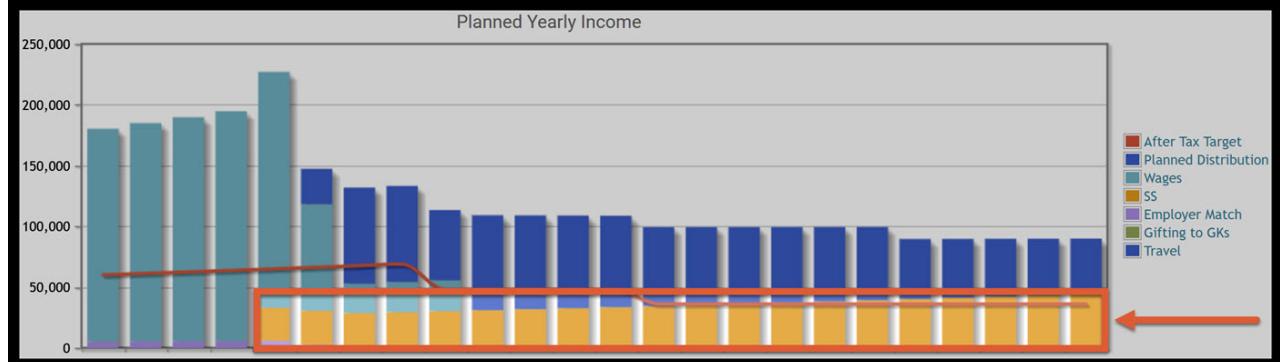
Step 23: SS Column in SIPS: Take note of the SS Column in the structured income plan.

Structured Income Planning

Edit | Dynamic Mode

Scenario: Graphs

Planning Horizon: 24 years

Accounts: BA | IRA | ROTH 401(k) — Incomes — Expenses

Year	Jane	Account (BA)	Income	Account (IRA)	Income	Account (ROTH 401(k))	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										from total	
bonus %		0.00%		0.00%	Jane inc	0.00%		0	of account										income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		Infl Factor 2.60%	Infl Factor 2.60%	Infl Factor 2.50%	Infl Factor 0.00%	Infl Factor 0.00%			Infl Factor 2.00%	target	
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	(5,250)	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	

Step 24: Employer Match Graph: The purple bars represent the Employer Match of the ROTH 401(K) column on the structured income plan.

Planned Yearly Income

Legend:
- After Tax Target
- Planned Distribution
- Wages
- SS
- Employer Match
- Gifting to GKs
- Travel
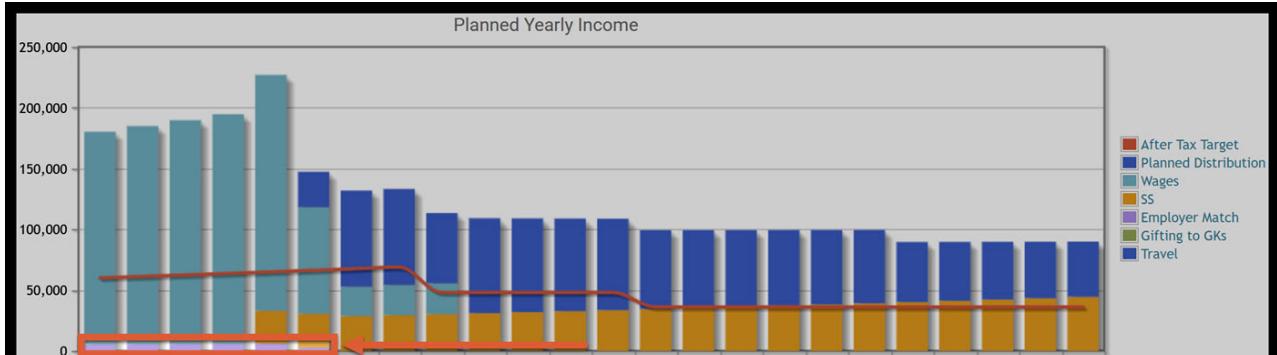
Step 25: Employer Match Column in SIPS: Take note of the Employer Match Column in the structured income plan.

Doe, Jane

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

Year	Jane	BA Account	BA Income	IRA Account	IRA Income	ROTH 401(k) Account	ROTH 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										from total	
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		2.60 %	2.60 %	2.50 %	0.00 %	0.00 %			2.00 %	target	
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	(5,250)	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	

Step 26: Gifting to GKs and Travel Graph: Gifting to GKs and Travel are yearly expenses represented in the key. Note that they are not represented in this graph since they are negative amounts.

Planned Yearly Income

Key: After Tax Target, Planned Distribution, Wages, SS, Employer Match, Gifting to GKs, Travel
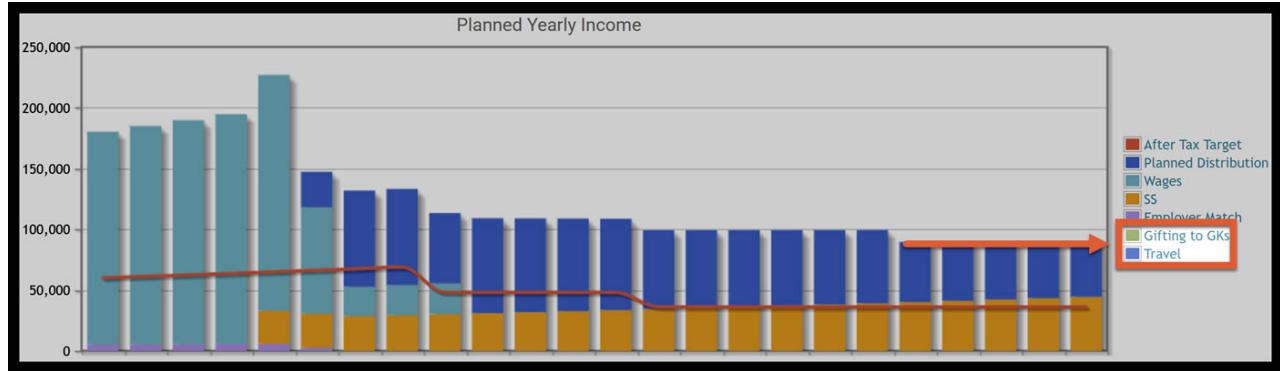
Step 27: Gifting to GKs and Travel Column in SIPS: Take note of the Gifting to GKs and Travel Columns.

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									Incomes			Expenses					
		BA		IRA		ROTH 401(k)											

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										from total	
bonus %		0.00 %		0.00 %	Jane inc	0.00 %		0	of account		Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor				income to	
w/bonus		3,000,000		125,000		2,000,000		5,125,000	incomes		2.60 %	2.60 %	2.50 %	0.00 %	0.00 %			Infl Factor 2.00 %	target	
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	(5,250)	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.