View/Edit Actual Values Function in SIPS Advanced

06/26/2026 1:47 pm EDT

Within SIPS Advanced you have the ability to enter in actual values for accounts. This is a great way to update financial plans at least each year and have SIPS automatically recalculate the plan. When a financial plan spans multiple years, using actual investment values instead of hypothetical estimates makes your projections more accurate. The Actual Values feature in SIPS Advanced allows you to enter real-world numbers into asset accounts. Once entered, SIPS automatically updates your plan, eliminating the need to start a new plan from the beginning.

In this how to article we will demonstrate how to use this feature. Below is a hypothetical example of a client that has a HYSA, a Brokerage Account (BA), and an IRA. In this example, we'll first ensure the initial plan date is set in the past to mimic a real-life scenario. We will take a plan and show you how to adjust the initial plan date to 01/01/2022.

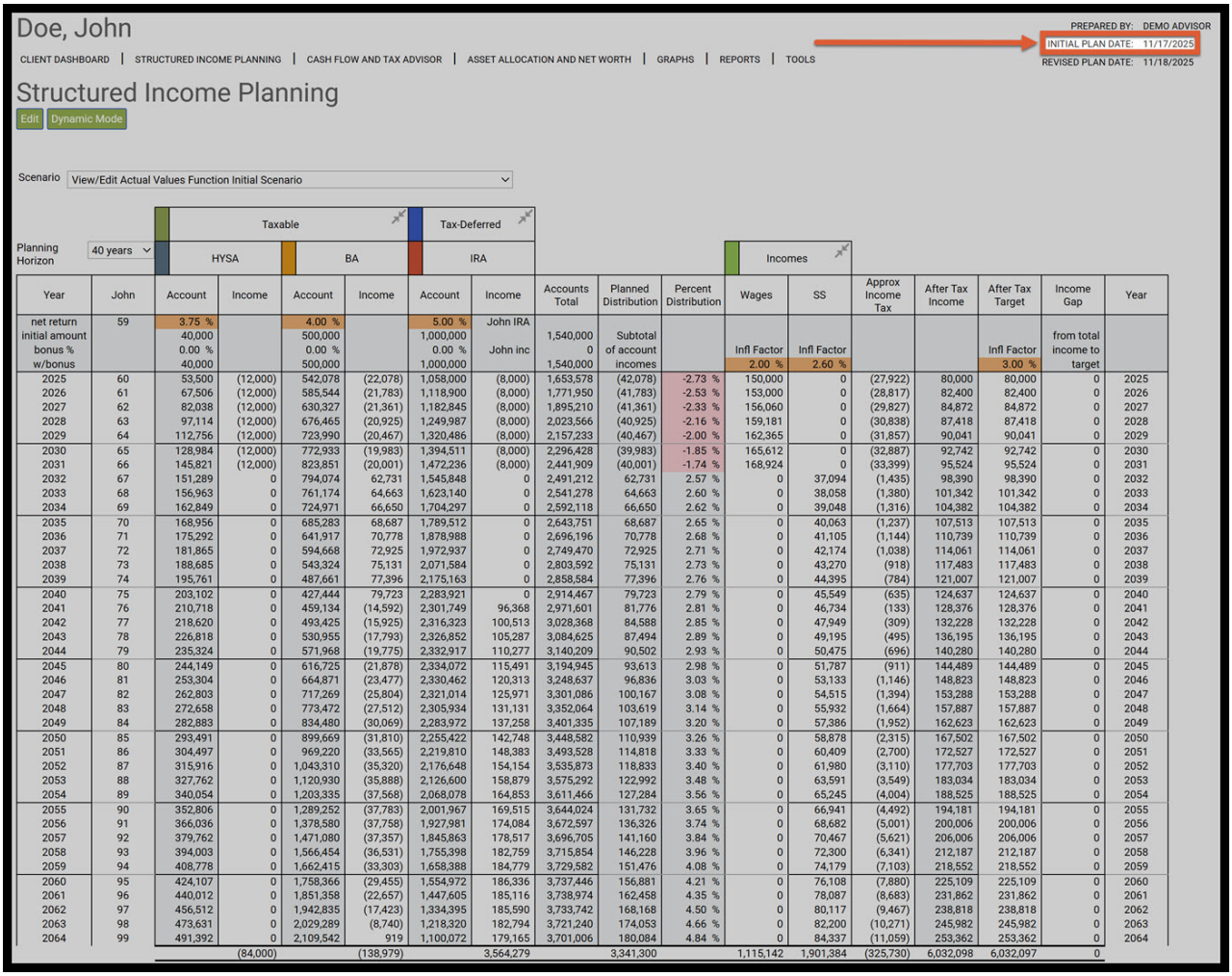
We will work with these assumptions from the initial plan created in 2022:

- In 2024 there was more growth than expected in the BA by $30,000.
- The IRA grew by $10,000 more than originally estimated.
- The client withdrew $25,000 in the HYSA due to a home renovation.

This article will walk you through a step-by-step guide of how to edit the initial plan date (you may not need to do this for your own plan), replicate scenarios, edit the actual values for the assets in 2024, and then compare the accounts total between the years. We will start the steps on the Structured Income Planning Page.

Related Articles: *How To Use Actual Values Entry in SIPS Advanced*

Step 1: Initial Plan Date: Note the Initial Plan Date.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 11/17/2025
REVISED PLAN DATE: 11/18/2025

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

Structured Income Planning

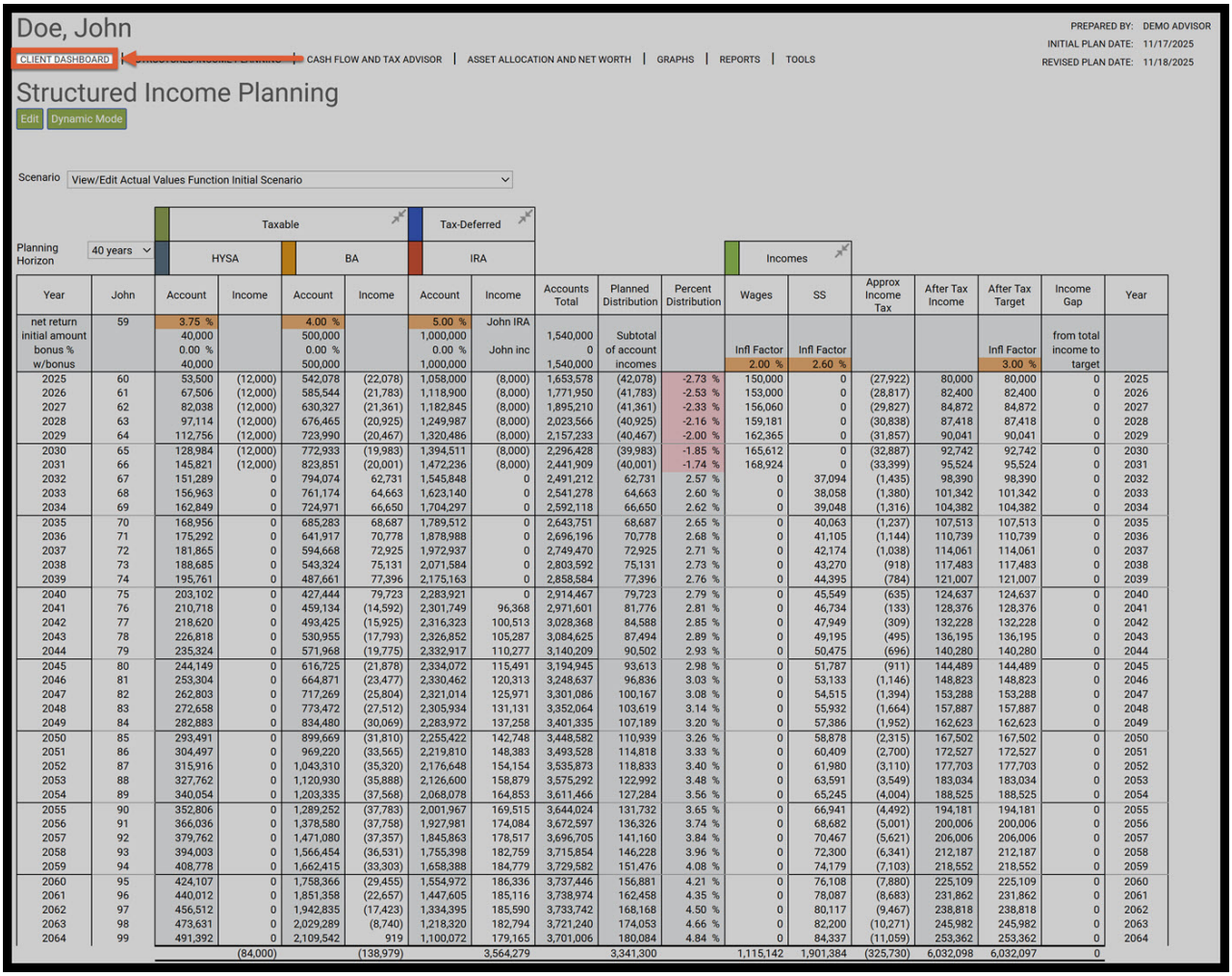
Edit Dynamic Mode

Scenario View/Edit Actual Values Function Initial Scenario

Planning Horizon 40 years

		Taxable				Tax-Deferred											
		HYSA		BA		IRA					Incomes						
Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	59	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal							from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account							income to	
w/bonus		40,000		500,000		1,000,000		1,540,000	incomes		Infl Factor 2.00 %	Infl Factor 2.60 %			Infl Factor 3.00 %	target	
2025	60	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(27,922)	80,000	80,000	0	2025
2026	61	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(28,817)	82,400	82,400	0	2026
2027	62	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(29,827)	84,872	84,872	0	2027
2028	63	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(30,838)	87,418	87,418	0	2028
2029	64	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(31,857)	90,041	90,041	0	2029
2030	65	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(32,887)	92,742	92,742	0	2030
2031	66	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(33,399)	95,524	95,524	0	2031
2032	67	151,289	0	794,074	62,731	1,545,848	0	2,491,212	62,731	2.57 %	0	37,094	(1,435)	98,390	98,390	0	2032
2033	68	156,963	0	761,174	64,663	1,623,140	0	2,541,278	64,663	2.60 %	0	38,058	(1,380)	101,342	101,342	0	2033
2034	69	162,849	0	724,971	66,650	1,704,297	0	2,592,118	66,650	2.62 %	0	39,048	(1,316)	104,382	104,382	0	2034
2035	70	168,956	0	685,283	68,687	1,789,512	0	2,643,751	68,687	2.65 %	0	40,063	(1,237)	107,513	107,513	0	2035
2036	71	175,292	0	641,917	70,778	1,878,988	0	2,696,196	70,778	2.68 %	0	41,105	(1,144)	110,739	110,739	0	2036
2037	72	181,865	0	594,668	72,925	1,972,937	0	2,749,470	72,925	2.71 %	0	42,174	(1,038)	114,061	114,061	0	2037
2038	73	188,685	0	543,324	75,131	2,071,584	0	2,803,592	75,131	2.73 %	0	43,270	(918)	117,483	117,483	0	2038
2039	74	195,761	0	487,661	77,396	2,175,163	0	2,858,584	77,396	2.76 %	0	44,395	(784)	121,007	121,007	0	2039
2040	75	203,102	0	427,444	79,723	2,283,921	0	2,914,467	79,723	2.79 %	0	45,549	(635)	124,637	124,637	0	2040
2041	76	210,718	0	459,134	(14,592)	2,301,749	96,368	2,971,601	81,776	2.81 %	0	46,734	(133)	128,376	128,376	0	2041
2042	77	218,620	0	493,425	(15,925)	2,316,323	100,513	3,028,368	84,588	2.85 %	0	47,949	(309)	132,228	132,228	0	2042
2043	78	226,818	0	530,955	(17,793)	2,326,852	105,287	3,084,625	87,494	2.89 %	0	49,195	(495)	136,195	136,195	0	2043
2044	79	235,324	0	571,968	(19,775)	2,332,917	110,277	3,140,209	90,502	2.93 %	0	50,475	(696)	140,280	140,280	0	2044
2045	80	244,149	0	616,725	(21,878)	2,334,072	115,491	3,194,945	93,613	2.98 %	0	51,787	(911)	144,489	144,489	0	2045
2046	81	253,304	0	664,871	(23,477)	2,330,462	120,313	3,248,637	96,836	3.03 %	0	53,133	(1,146)	148,823	148,823	0	2046
2047	82	262,803	0	717,269	(25,804)	2,321,014	125,971	3,301,086	100,167	3.08 %	0	54,515	(1,394)	153,288	153,288	0	2047
2048	83	272,658	0	773,472	(27,512)	2,305,934	131,131	3,352,064	103,619	3.14 %	0	55,932	(1,664)	157,887	157,887	0	2048
2049	84	282,883	0	834,480	(30,069)	2,283,972	137,258	3,401,335	107,189	3.20 %	0	57,386	(1,952)	162,623	162,623	0	2049
2050	85	293,491	0	899,669	(31,810)	2,255,422	142,748	3,448,582	110,939	3.26 %	0	58,878	(2,315)	167,502	167,502	0	2050
2051	86	304,497	0	969,220	(33,565)	2,219,810	148,383	3,493,528	114,818	3.33 %	0	60,409	(2,700)	172,527	172,527	0	2051
2052	87	315,916	0	1,043,310	(35,320)	2,176,648	154,154	3,535,873	118,833	3.40 %	0	61,980	(3,110)	177,703	177,703	0	2052
2053	88	327,762	0	1,120,930	(35,888)	2,126,600	158,879	3,575,292	122,992	3.48 %	0	63,591	(3,549)	183,034	183,034	0	2053
2054	89	340,054	0	1,203,335	(37,568)	2,068,078	164,853	3,611,466	127,284	3.56 %	0	65,245	(4,004)	188,525	188,525	0	2054
2055	90	352,806	0	1,289,252	(37,783)	2,001,967	169,515	3,644,024	131,732	3.65 %	0	66,941	(4,492)	194,181	194,181	0	2055
2056	91	366,036	0	1,378,580	(37,758)	1,927,981	174,084	3,672,597	136,326	3.74 %	0	68,682	(5,001)	200,006	200,006	0	2056
2057	92	379,762	0	1,471,080	(37,357)	1,845,863	178,517	3,696,705	141,160	3.84 %	0	70,467	(5,621)	206,006	206,006	0	2057
2058	93	394,003	0	1,566,454	(36,531)	1,755,398	182,759	3,715,854	146,228	3.96 %	0	72,300	(6,341)	212,187	212,187	0	2058
2059	94	408,778	0	1,662,415	(33,303)	1,658,388	184,779	3,729,582	151,476	4.08 %	0	74,179	(7,103)	218,552	218,552	0	2059
2060	95	424,107	0	1,758,366	(29,455)	1,554,972	186,336	3,737,446	156,881	4.21 %	0	76,108	(7,880)	225,109	225,109	0	2060
2061	96	440,012	0	1,851,358	(22,657)	1,447,605	185,116	3,738,974	162,458	4.35 %	0	78,087	(8,683)	231,862	231,862	0	2061
2062	97	456,512	0	1,942,835	(17,423)	1,334,395	185,590	3,733,742	168,168	4.50 %	0	80,117	(9,467)	238,818	238,818	0	2062
2063	98	473,631	0	2,029,289	(8,740)	1,218,320	182,794	3,721,240	174,053	4.66 %	0	82,200	(10,271)	245,982	245,982	0	2063
2064	99	491,392	0	2,109,542	919	1,100,072	179,165	3,701,006	180,084	4.84 %	0	84,337	(11,059)	253,362	253,362	0	2064
			(84,000)		(138,979)		3,564,279		3,341,300		1,115,142	1,901,384	(325,730)	6,032,098	6,032,097	0	

Step 2: Client Dashboard: Click on the Client Dashboard link underneath the Client's Name.



Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	59	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal							from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor			Infl Factor	income to	
w/bonus		40,000		500,000		1,000,000		1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
2025	60	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(27,922)	80,000	80,000	0	2025
2026	61	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(28,817)	82,400	82,400	0	2026
2027	62	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(29,827)	84,872	84,872	0	2027
2028	63	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(30,838)	87,418	87,418	0	2028
2029	64	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(31,857)	90,041	90,041	0	2029
2030	65	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(32,887)	92,742	92,742	0	2030
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2032	67	151,289	0	794,074	62,731	1,545,848	0	2,491,212	62,731	2.57 %	0	37,094	(1,435)	98,390	98,390	0	2032
2033	68	156,963	0	761,174	64,663	1,623,140	0	2,541,278	64,663	2.60 %	0	38,058	(1,380)	101,342	101,342	0	2033
2034	69	162,849	0	724,971	66,650	1,704,297	0	2,592,118	66,650	2.62 %	0	39,048	(1,316)	104,382	104,382	0	2034
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2036	71	175,292	0	641,917	70,778	1,878,988	0	2,696,196	70,778	2.68 %	0	41,105	(1,144)	110,739	110,739	0	2036
2037	72	181,865	0	594,668	72,925	1,972,937	0	2,749,470	72,925	2.71 %	0	42,174	(1,038)	114,061	114,061	0	2037
2038	73	188,685	0	543,324	75,131	2,071,584	0	2,803,592	75,131	2.73 %	0	43,270	(918)	117,483	117,483	0	2038
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2040	75	203,102	0	427,444	79,723	2,283,921	0	2,914,467	79,723	2.79 %	0	45,549	(635)	124,637	124,637	0	2040
2041	76	210,718	0	459,134	(14,592)	2,301,749	96,368	2,971,601	81,776	2.81 %	0	46,734	(133)	128,376	128,376	0	2041
2042	77	218,620	0	493,425	(15,925)	2,316,323	100,513	3,028,368	84,588	2.85 %	0	47,949	(309)	132,228	132,228	0	2042
2043	78	226,818	0	530,955	(17,793)	2,326,852	105,287	3,084,625	87,494	2.89 %	0	49,195	(495)	136,195	136,195	0	2043
2044	79	235,324	0	571,968	(19,775)	2,332,917	110,277	3,140,209	90,502	2.93 %	0	50,475	(696)	140,280	140,280	0	2044
2045	80	244,149	0	616,725	(21,878)	2,334,072	115,491	3,194,945	93,613	2.98 %	0	51,787	(911)	144,489	144,489	0	2045
2046	81	253,304	0	664,871	(23,477)	2,330,462	120,313	3,248,637	96,836	3.03 %	0	53,133	(1,146)	148,823	148,823	0	2046
2047	82	262,803	0	717,269	(25,804)	2,321,014	125,971	3,301,086	100,167	3.08 %	0	54,515	(1,394)	153,288	153,288	0	2047
2048	83	272,658	0	773,472	(27,512)	2,305,934	131,131	3,352,064	103,619	3.14 %	0	55,932	(1,664)	157,887	157,887	0	2048
2049	84	282,883	0	834,480	(30,069)	2,283,972	137,258	3,401,335	107,189	3.20 %	0	57,386	(1,952)	162,623	162,623	0	2049
2050	85	293,491	0	899,669	(31,810)	2,255,422	142,748	3,448,582	110,939	3.26 %	0	58,878	(2,315)	167,502	167,502	0	2050
2051	86	304,497	0	969,220	(33,565)	2,219,810	148,383	3,493,528	114,818	3.33 %	0	60,409	(2,700)	172,527	172,527	0	2051
2052	87	315,916	0	1,043,310	(35,320)	2,176,648	154,154	3,535,873	118,833	3.40 %	0	61,980	(3,110)	177,703	177,703	0	2052
2053	88	327,762	0	1,120,930	(35,888)	2,126,600	158,879	3,575,292	122,992	3.48 %	0	63,591	(3,549)	183,034	183,034	0	2053
2054	89	340,054	0	1,203,335	(37,568)	2,068,078	164,853	3,611,466	127,284	3.56 %	0	65,245	(4,004)	188,525	188,525	0	2054
2055	90	352,806	0	1,289,252	(37,783)	2,001,967	169,515	3,644,024	131,732	3.65 %	0	66,941	(4,492)	194,181	194,181	0	2055
2056	91	366,036	0	1,378,580	(37,758)	1,927,981	174,084	3,672,597	136,326	3.74 %	0	68,682	(5,001)	200,006	200,006	0	2056
2057	92	379,762	0	1,471,080	(37,357)	1,845,863	178,517	3,696,705	141,160	3.84 %	0	70,467	(5,621)	206,006	206,006	0	2057
2058	93	394,003	0	1,566,454	(36,531)	1,755,398	182,759	3,715,854	146,228	3.96 %	0	72,300	(6,341)	212,187	212,187	0	2058
2059	94	408,778	0	1,662,415	(33,303)	1,658,388	184,779	3,729,582	151,476	4.08 %	0	74,179	(7,103)	218,552	218,552	0	2059
2060	95	424,107	0	1,758,366	(29,455)	1,554,972	186,336	3,737,446	156,881	4.21 %	0	76,108	(7,880)	225,109	225,109	0	2060
2061	96	440,012	0	1,851,358	(22,657)	1,447,605	185,116	3,738,974	162,458	4.35 %	0	78,087	(8,683)	231,862	231,862	0	2061
2062	97	456,512	0	1,942,835	(17,423)	1,334,395	185,590	3,733,742	168,168	4.50 %	0	80,117	(9,467)	238,818	238,818	0	2062
2063	98	473,631	0	2,029,289	(8,740)	1,218,320	182,794	3,721,240	174,053	4.66 %	0	82,200	(10,271)	245,982	245,982	0	2063
2064	99	491,392	0	2,109,542	919	1,100,072	179,165	3,701,006	180,084	4.84 %	0	84,337	(11,059)	253,362	253,362	0	2064
			(84,000)		(138,979)		3,564,279		3,341,300		1,115,142	1,901,384	(325,730)	6,032,098	6,032,097	0	

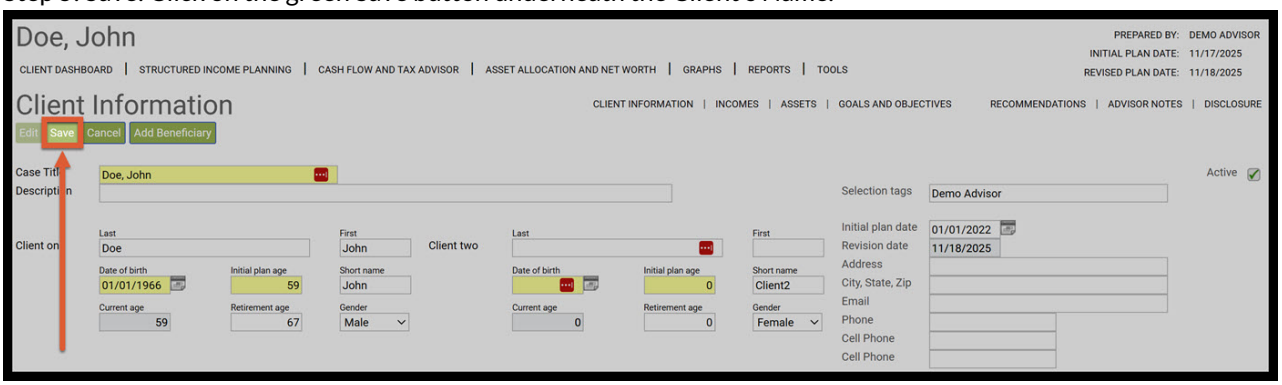
Step 3: Edit: Click on the green Edit button underneath the Client Information heading.



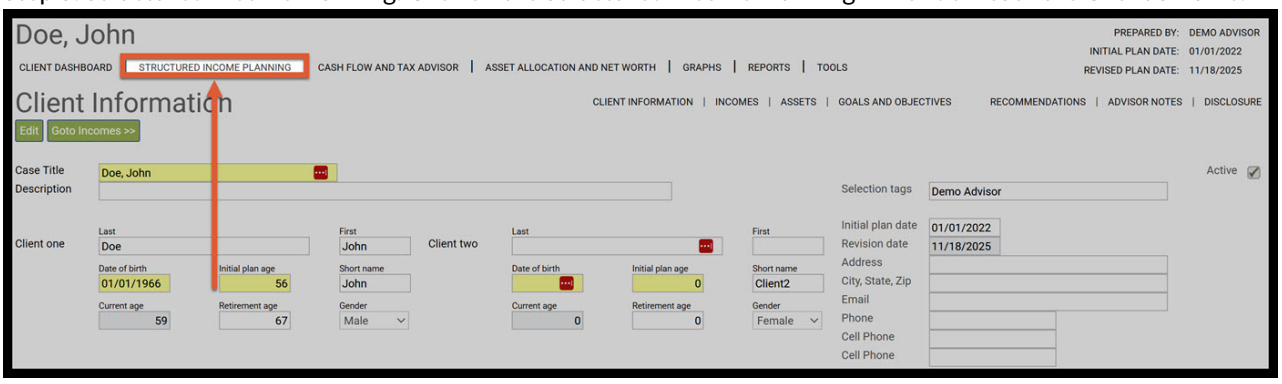
Step 4: Initial Plan Date: Back date the Initial Plan Date. (01/01/2022). We recommend using January 1 as an initial plan date. It helps make the yearly calculations easier to understand for everyone. However, you can use any date throughout the year you'd like.



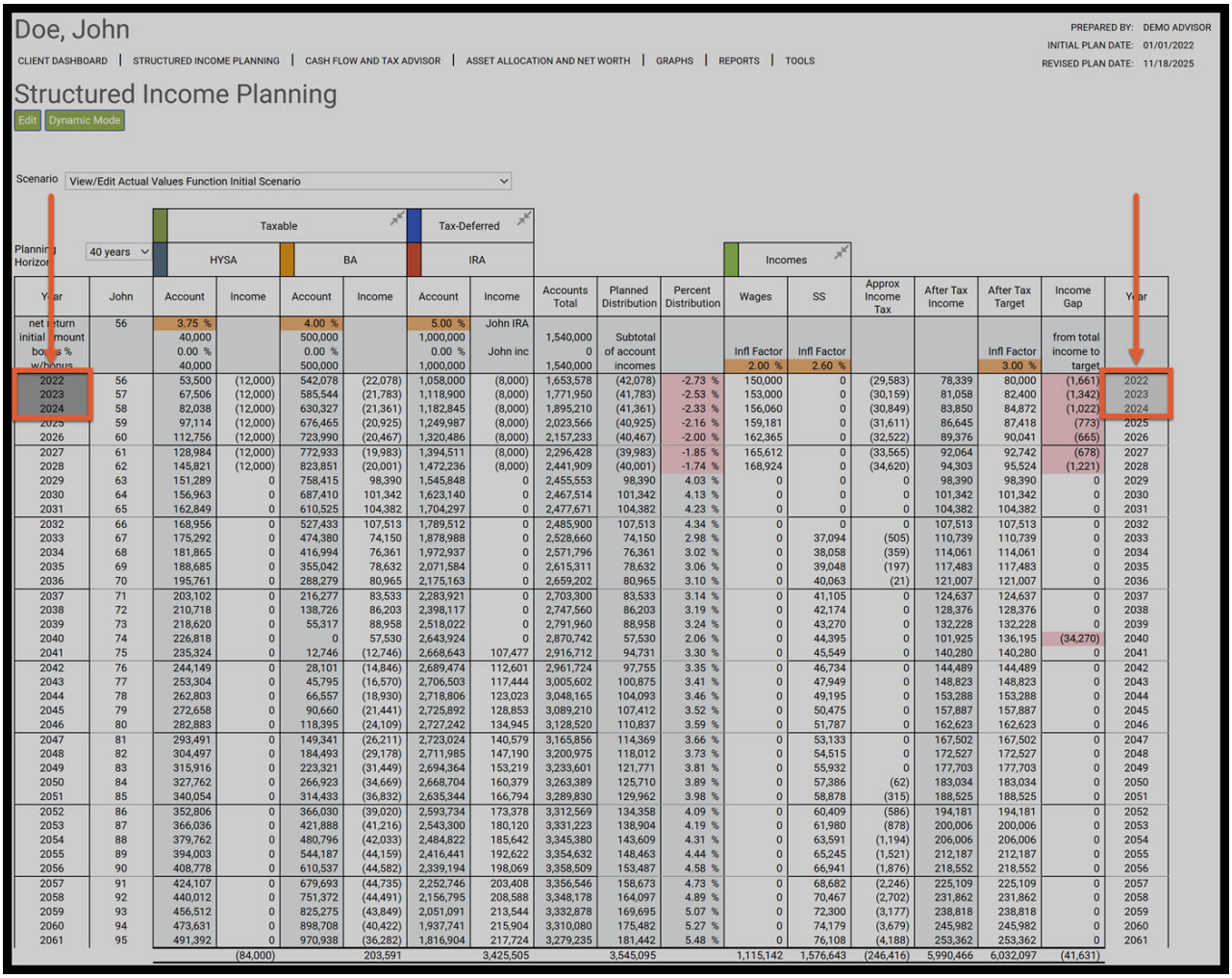
Step 5: Save: Click on the green Save button underneath the Client's Name.



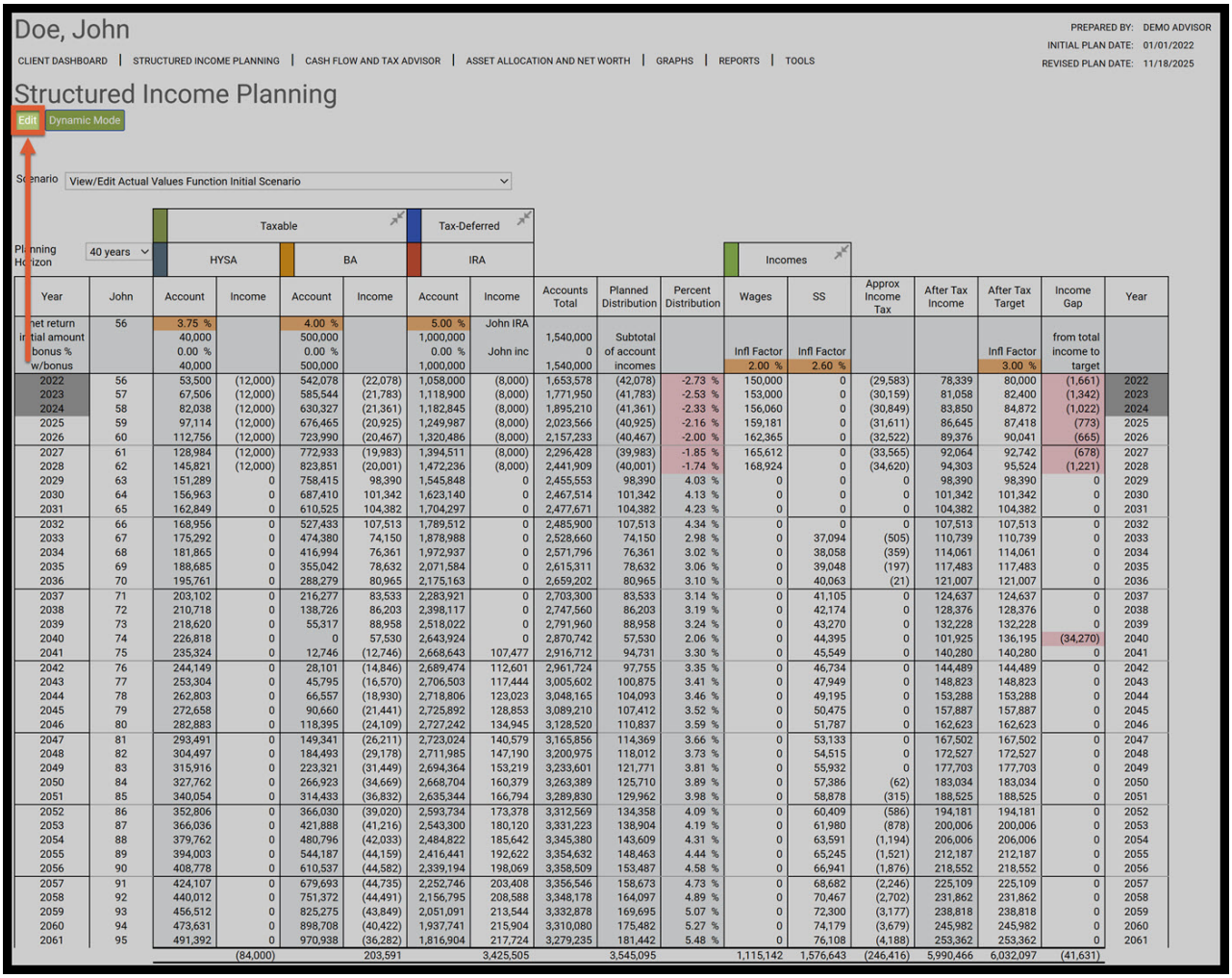
Step 6: Structured Income Planning: Click on the Structured Income Planning link underneath the Client's Name.



Step 7: Years: Note that the years that have passed are in gray to indicate a past year.

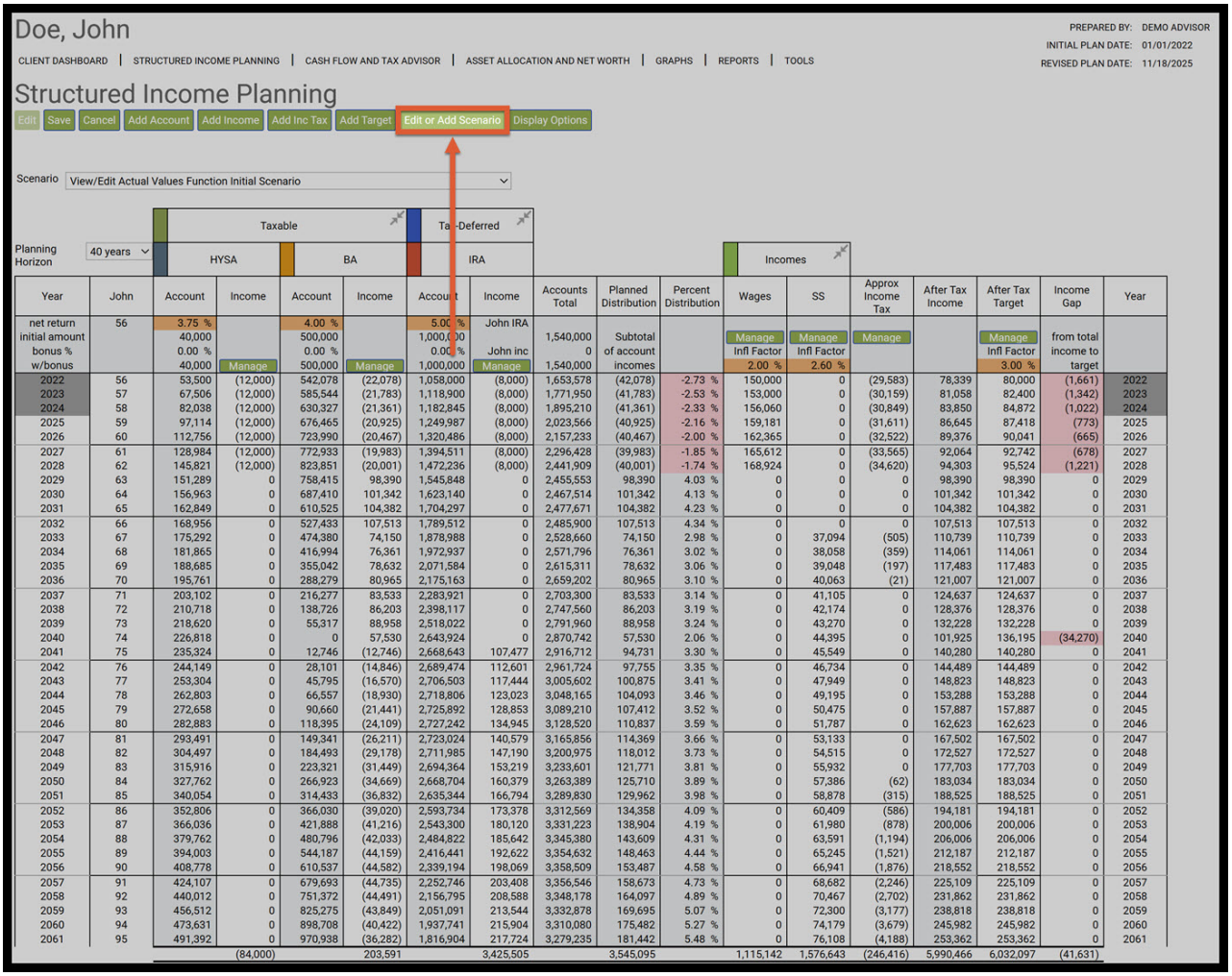


Step 8: Edit: Click on the green Edit button underneath the Structured Income Planning heading.



Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal							from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor			Infl Factor	income to	
w/bonus		40,000		500,000		1,000,000		1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 9: Edit or Add Scenario: Click on the green Edit or Add Scenario button underneath the Structured Income Planning heading.

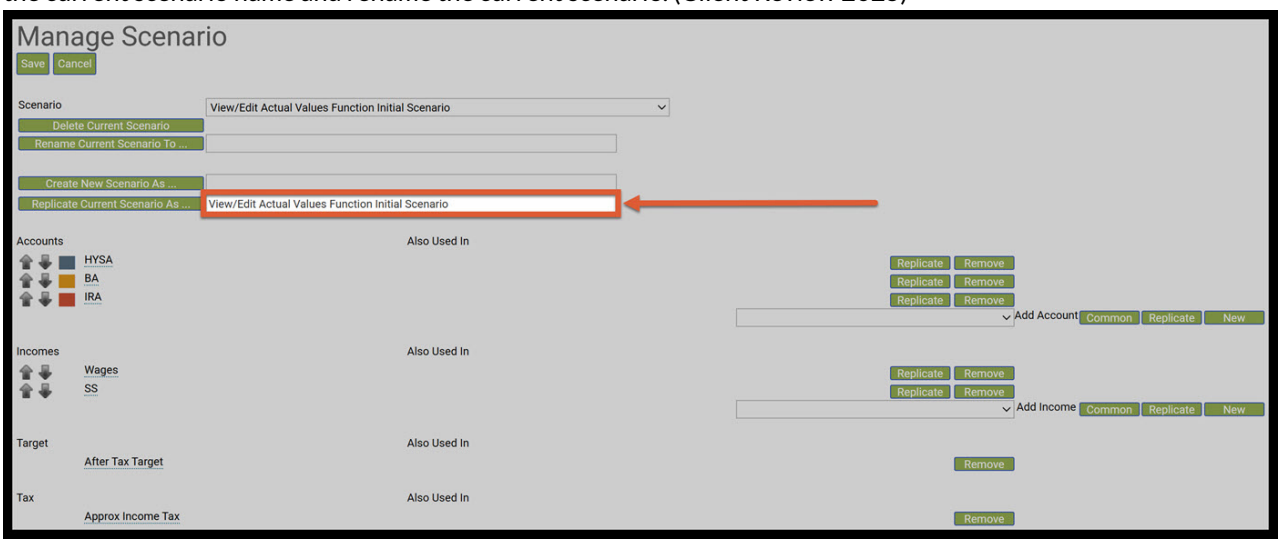


Step 10: Replicate Current Scenario As Text Box: Click within the Replicate Current Scenario text box.

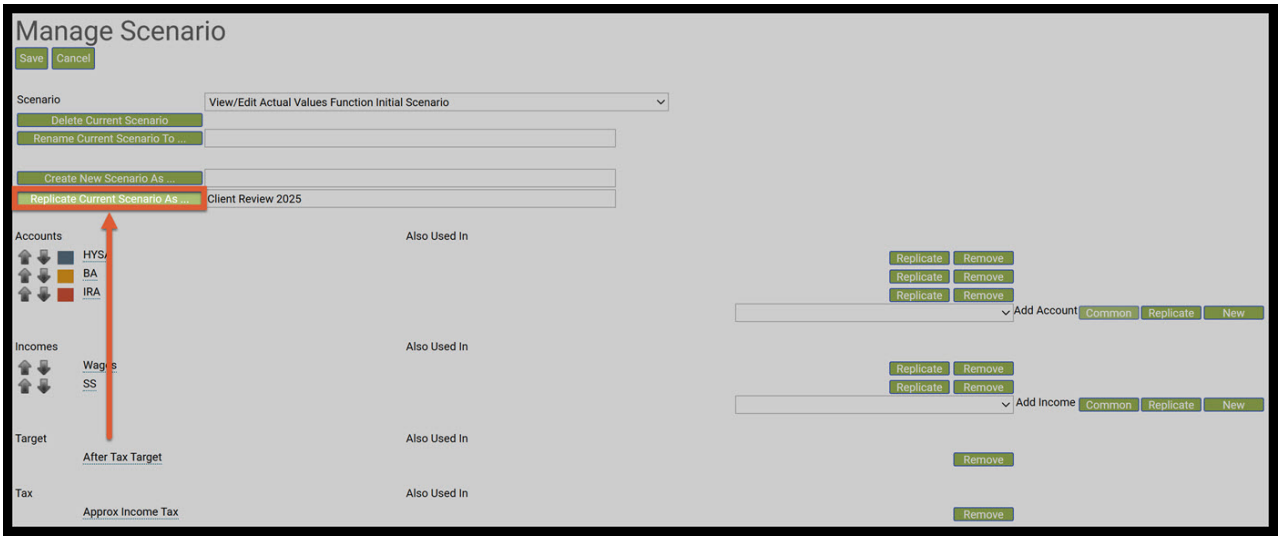


Step 11: Rename the Current Scenario: The current scenario name will automatically appear in the text box. Delete

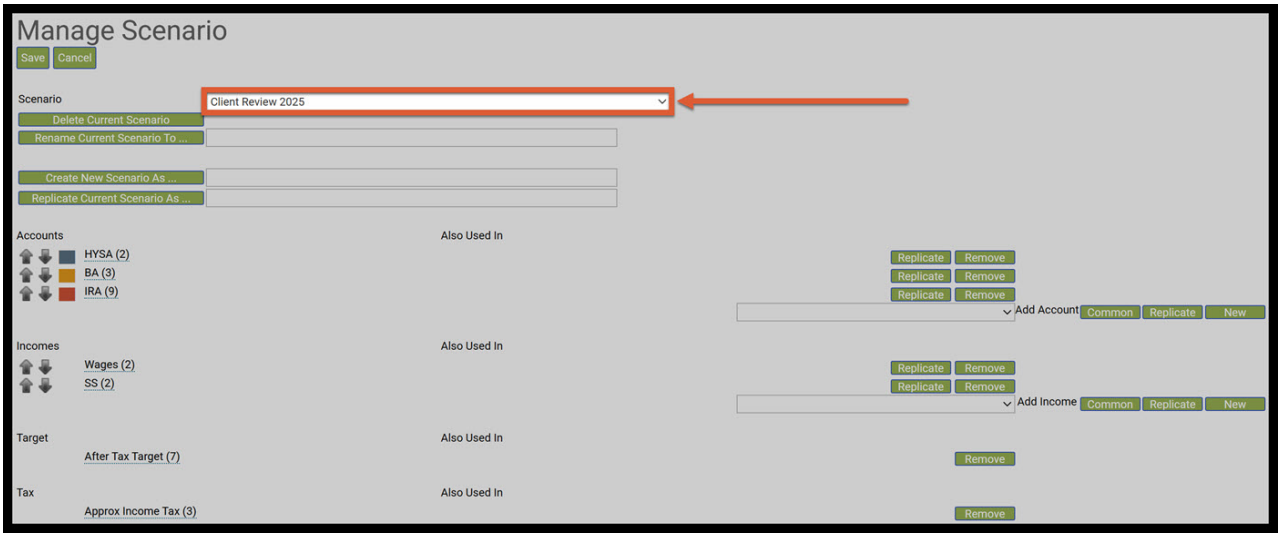
the current scenario name and rename the current scenario. (Client Review 2025)



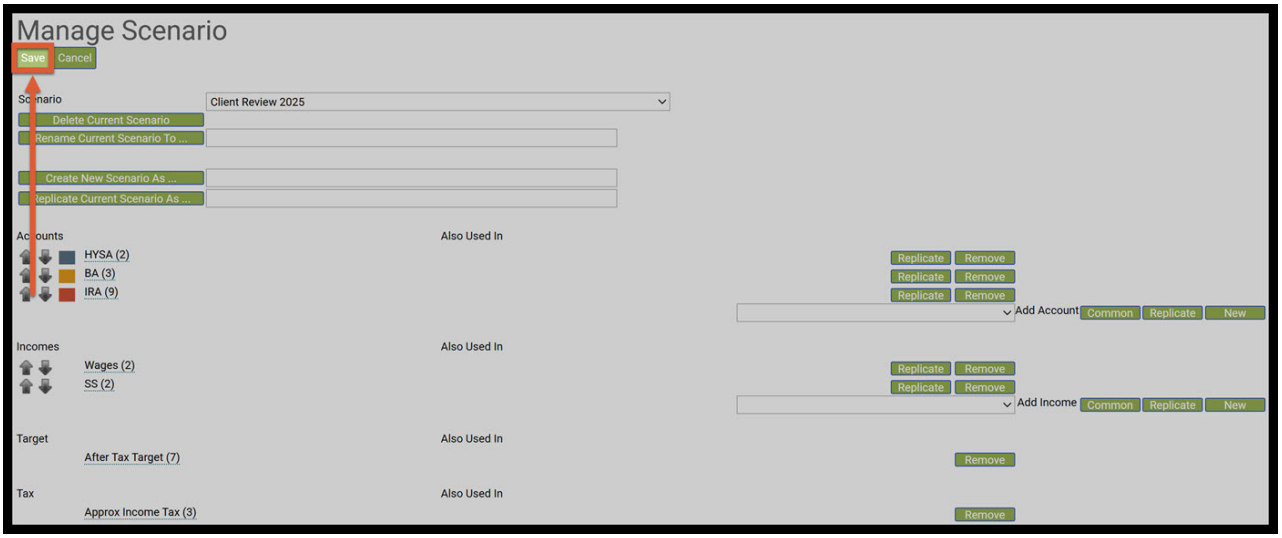
Step 12: Replicate Current Scenario As: Click on the green Replicate Current Scenario As button.



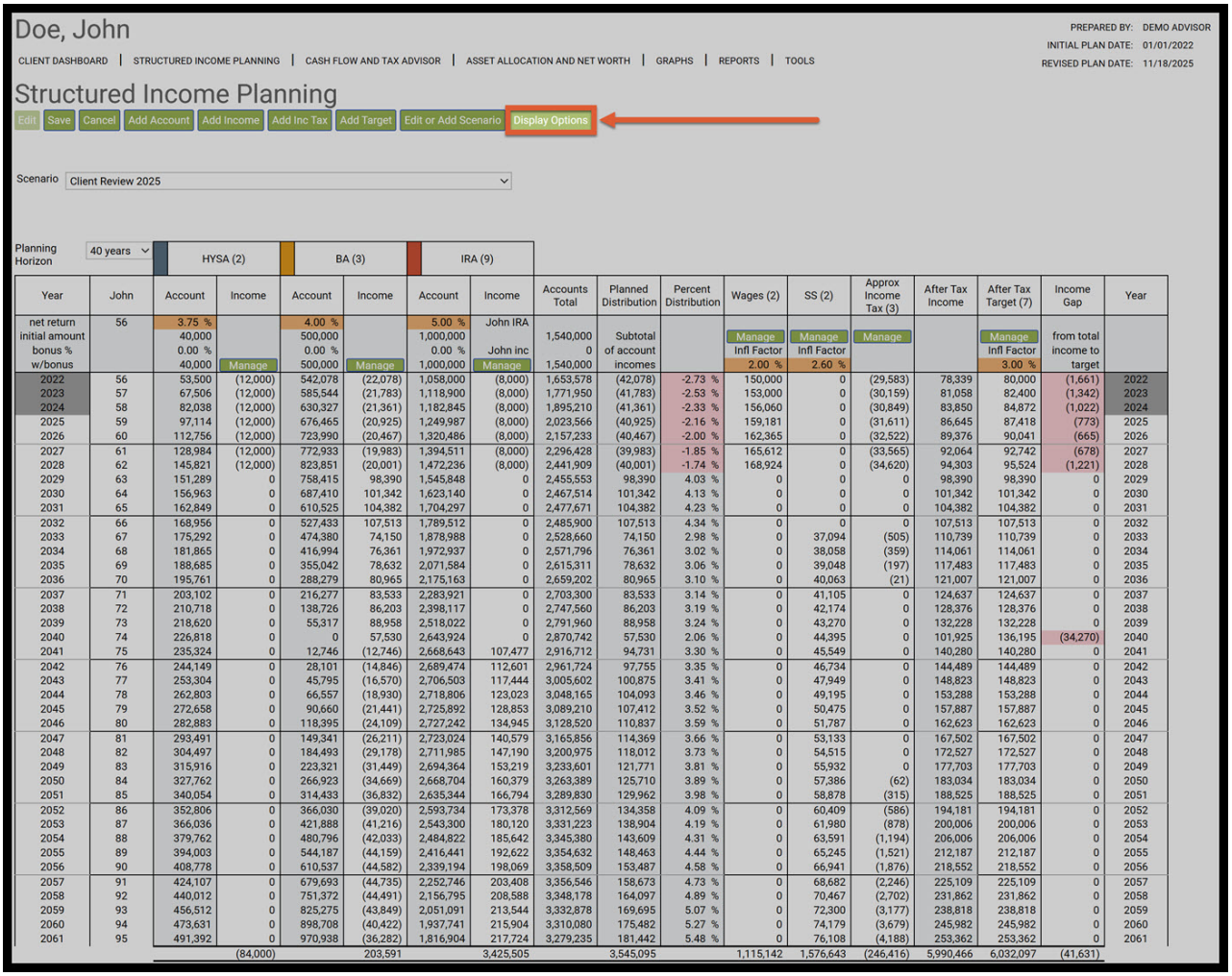
Step 13: Scenario: SIPS will automatically process and replicate the new scenario.



Step 14: Save: Click on the green Save button underneath the Manage Scenario heading.

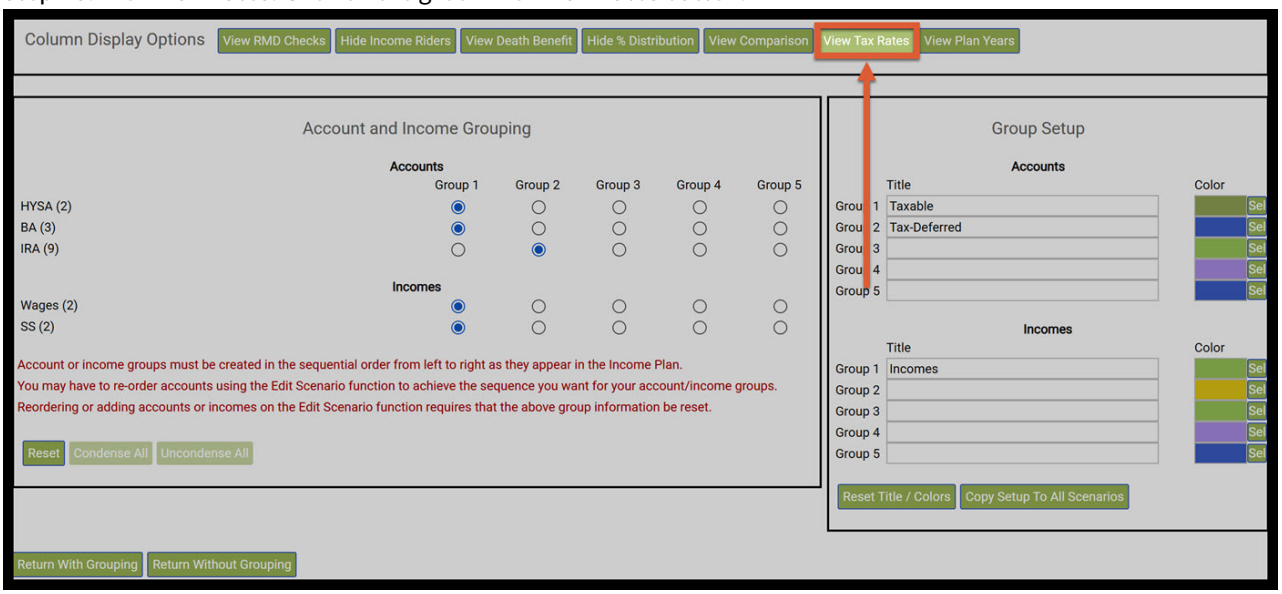


Step 15: Display Options: You will automatically be taken back to the Structured Income Planning Page. Click on the green Display Options button underneath the Structured Income Planning heading.

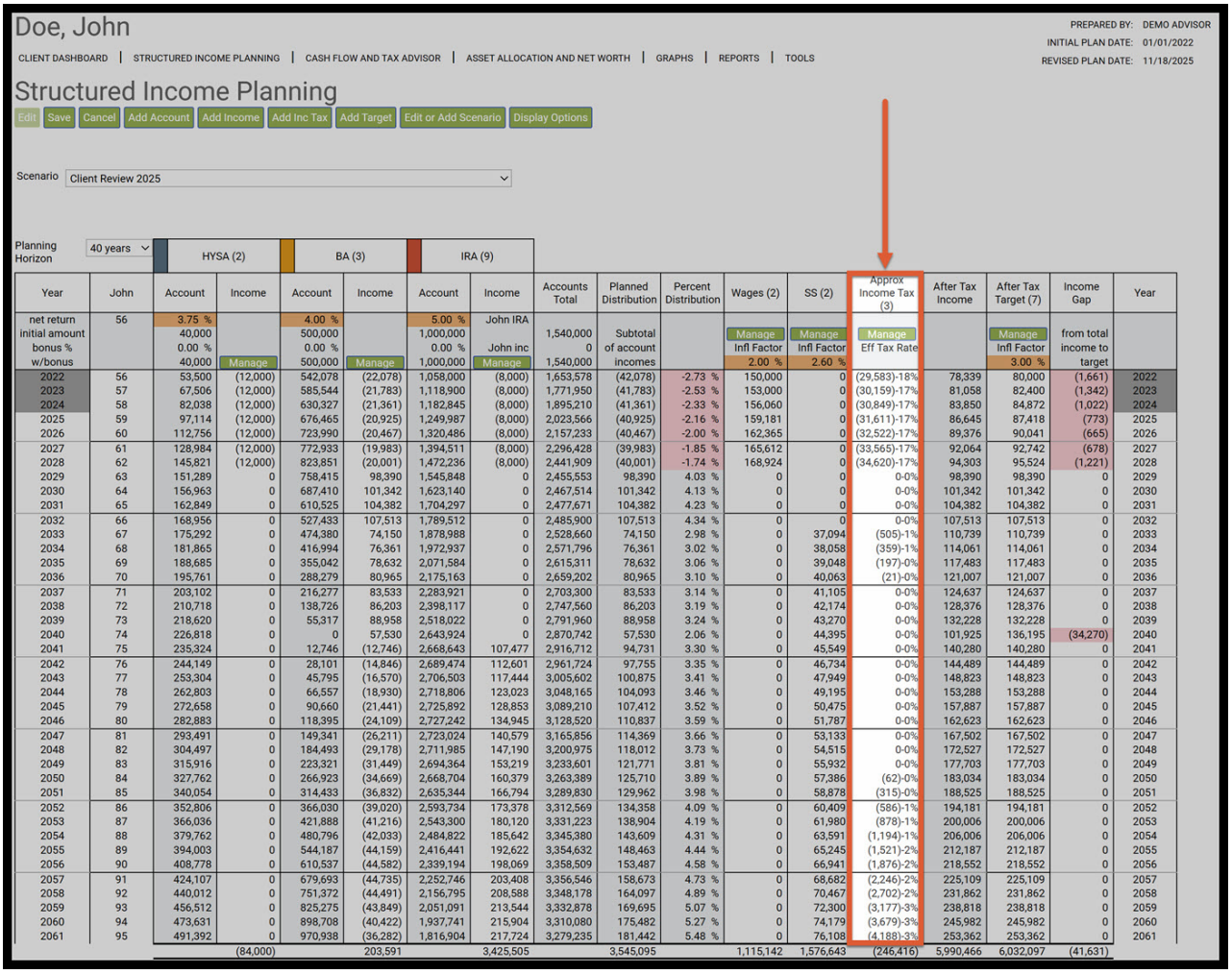


Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor			Infl Factor	income to	
w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)	253,362	253,362	0	2061
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 16: View Tax Rates: Click on the green View Tax Rates button.



Step 17: Approx Income Tax: You will automatically be taken back to the Structured Income Planning page and the "Approx Income Tax" column will automatically be showing the monetary and percentage amounts.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

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

Structured Income Planning

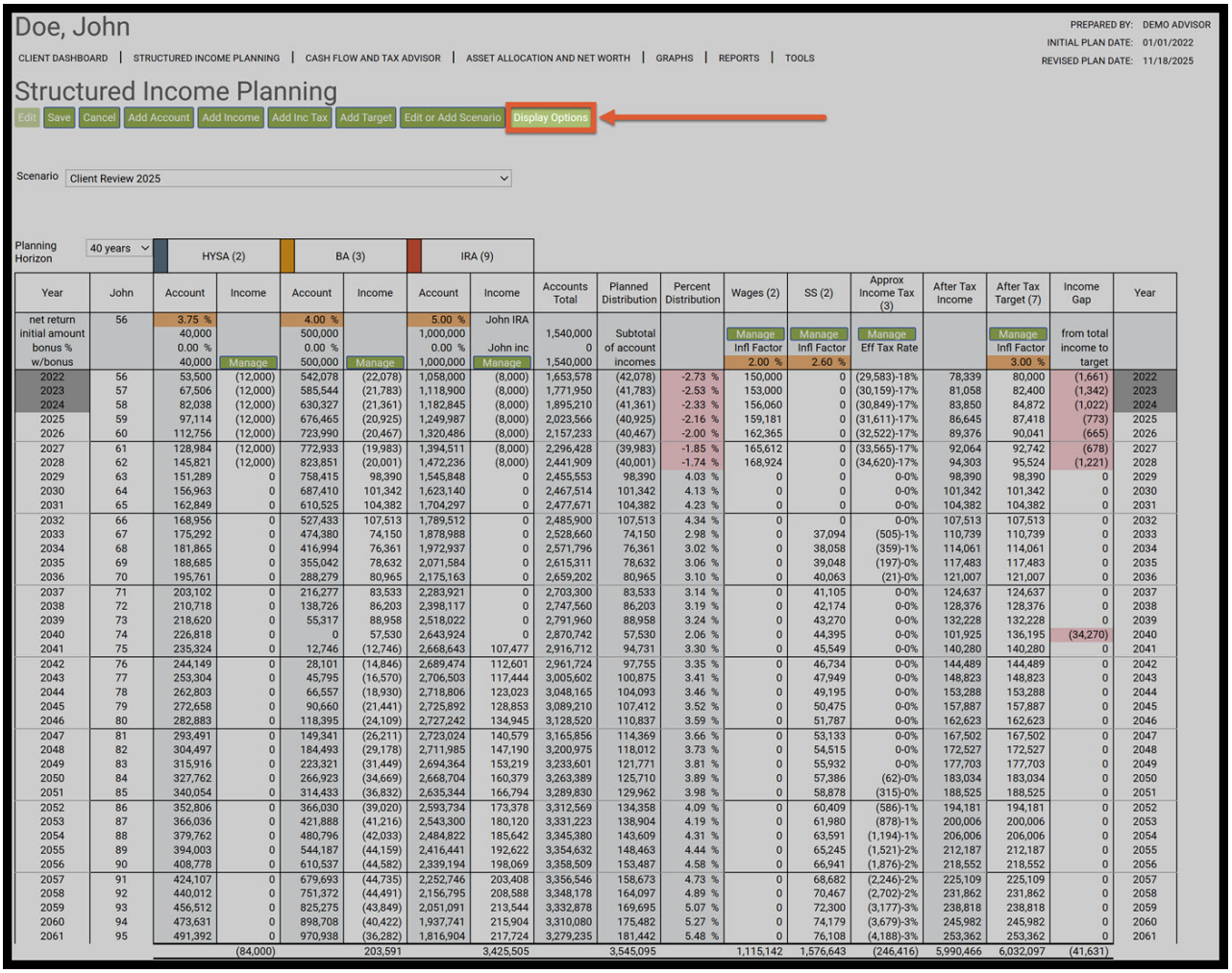
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

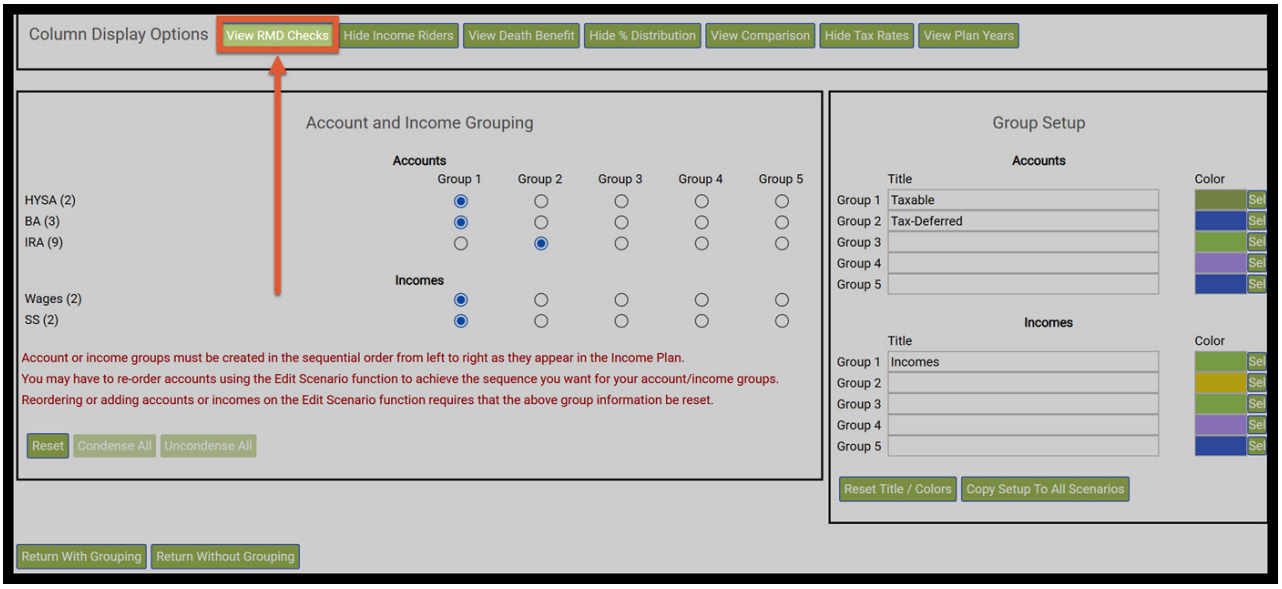
Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 18: Display Options: Click on the green Display Options underneath the Structured Income Planning heading.

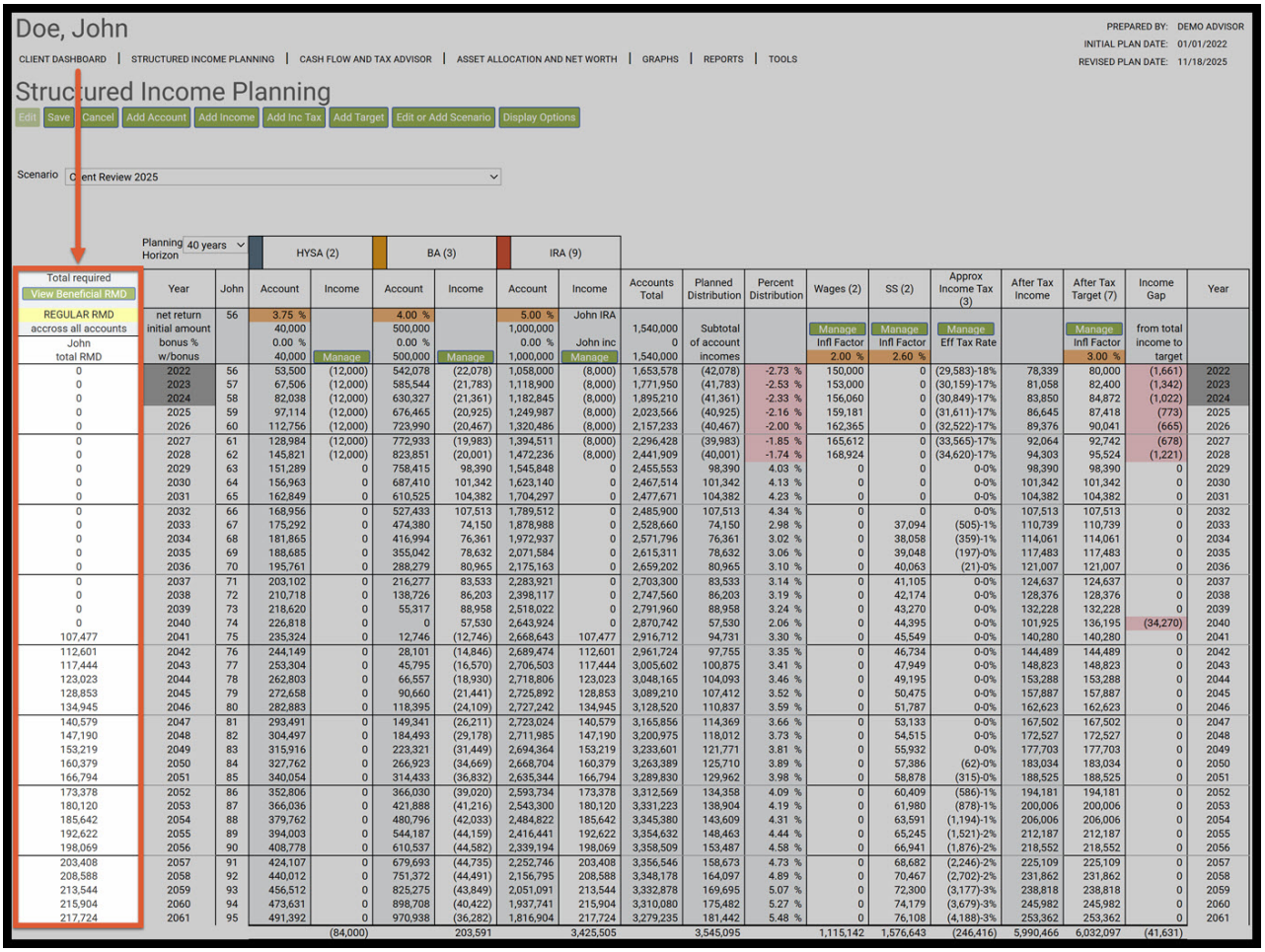


Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
net return	56	3.75 %		4.00 %		5.00 %	John IRA										
initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
			(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 19: View RMD Checks: Click on the green "View RMD Checks" button.



Step 20: RMD Column: You will automatically be taken back to the Structured Income Planning page and an RMD column will have automatically been added to the plan along with the amounts that need to be withdrawn.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

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

Structured Income Planning

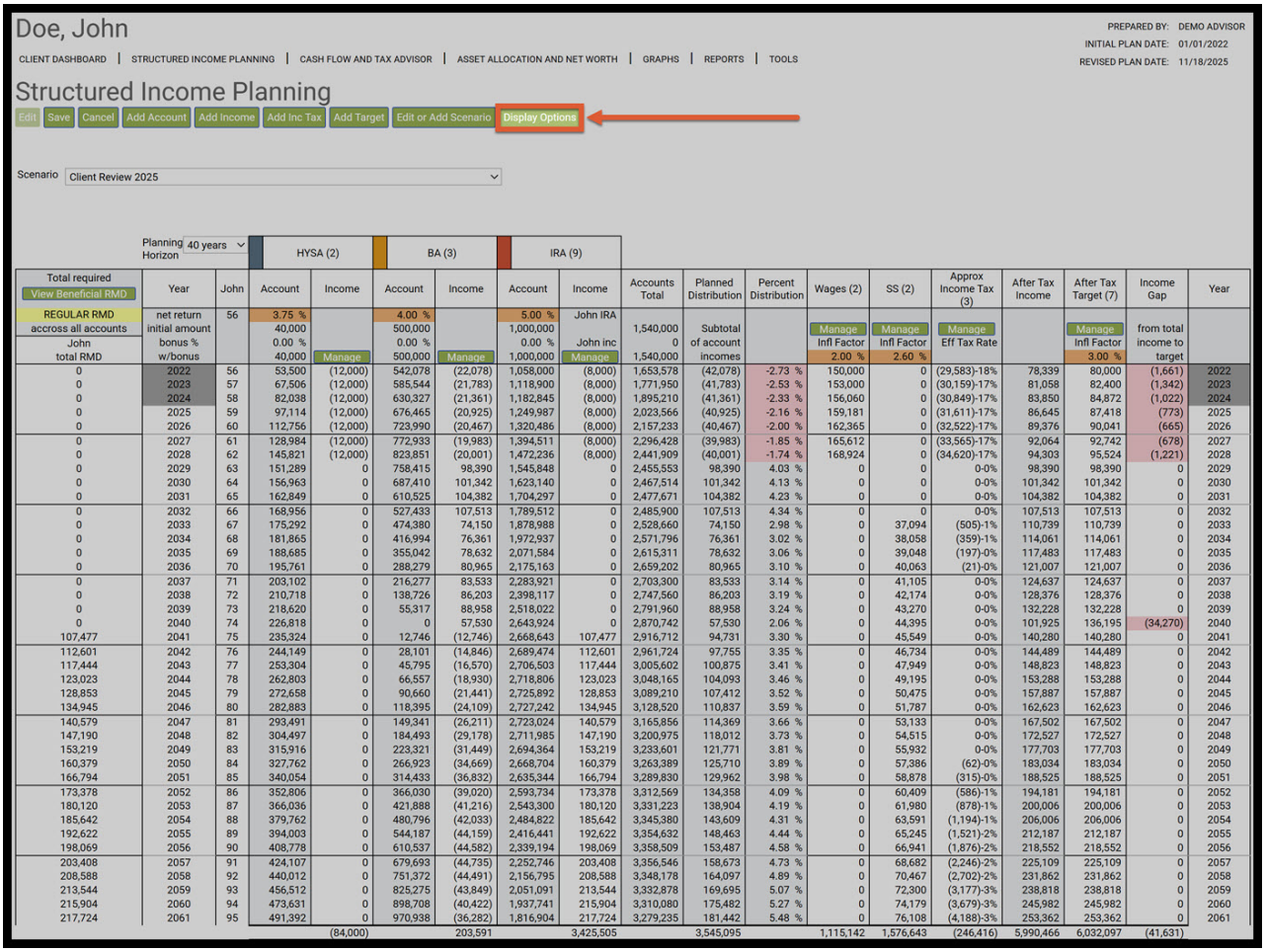
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

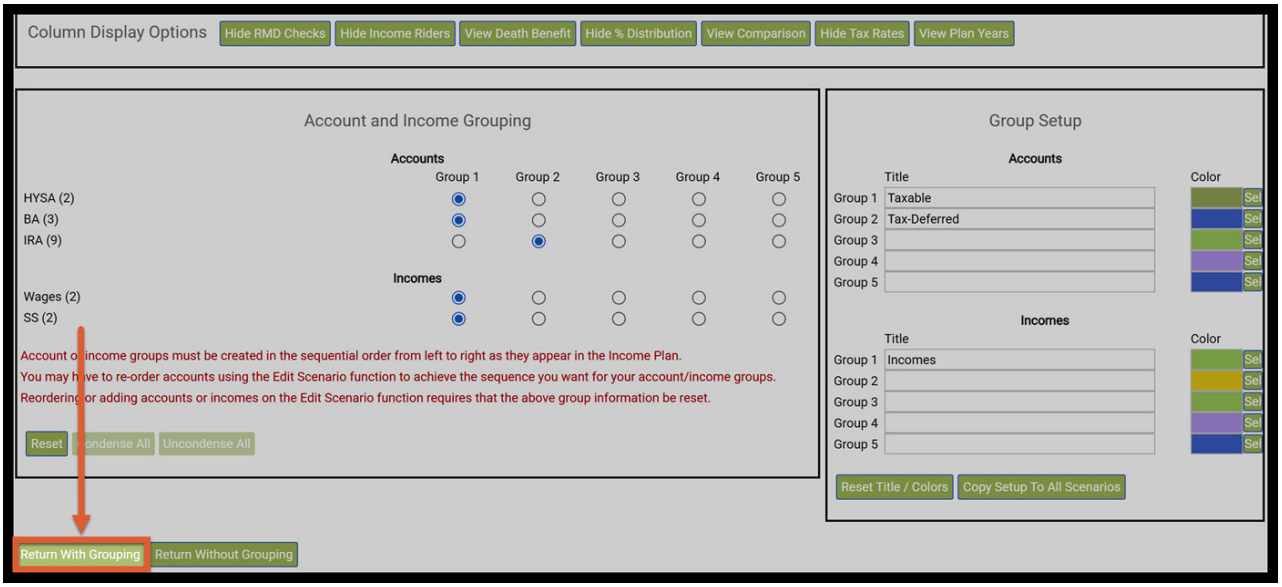
Planning Horizon: 40 years

Total required (View Beneficial RMD)	Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA										
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
				(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

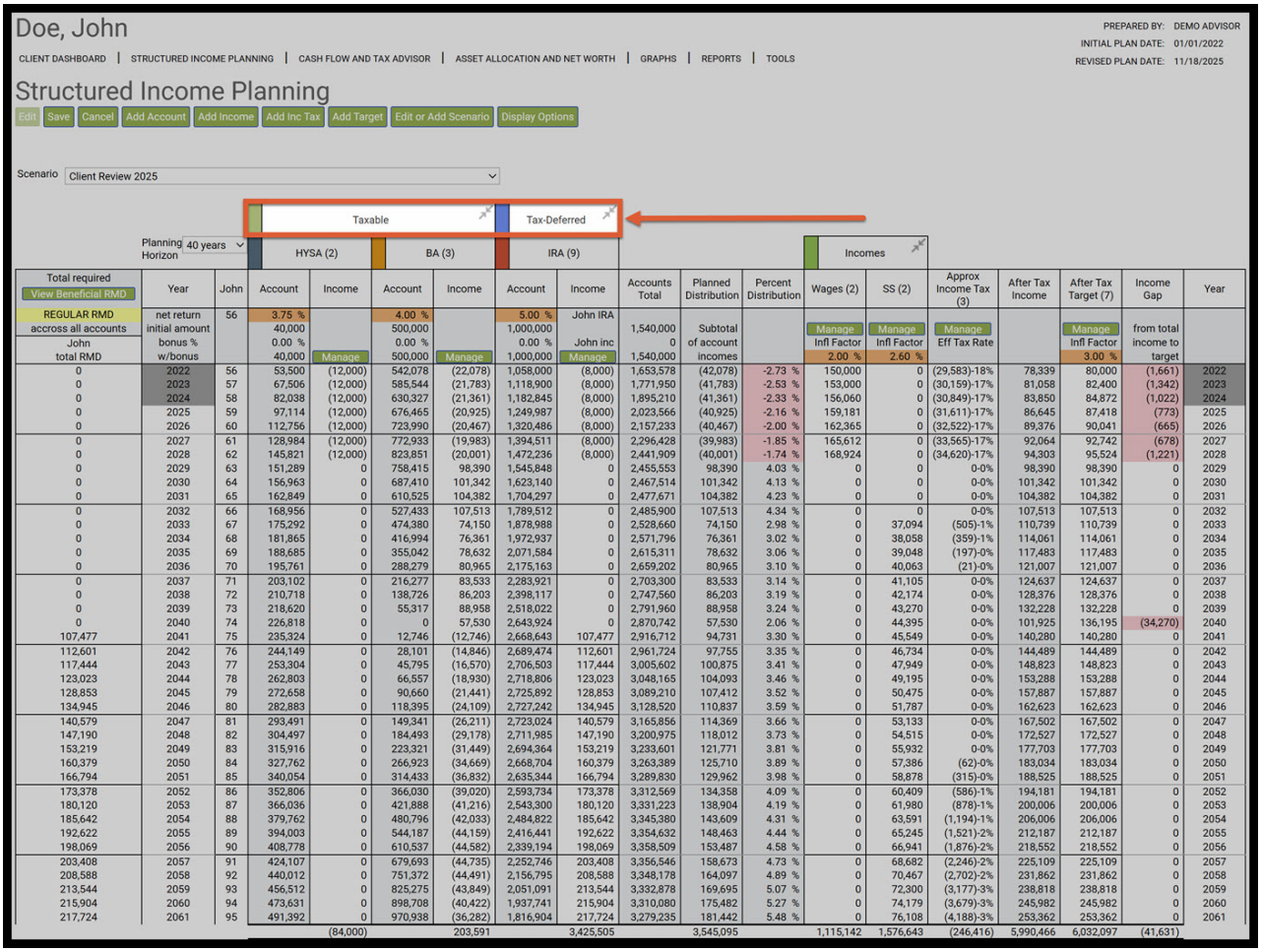
Step 21: Display Options: Click on the green Display Options underneath the Structured Income Planning heading.



Step 22: Return with Grouping: Click on the green Return with Grouping button.



Step 23: Grouping: You will automatically be taken back to the Structured Income Planning Page and grouping will have been turned on for the assets and incomes.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

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

Structured Income Planning

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

Scenario: Client Review 2025

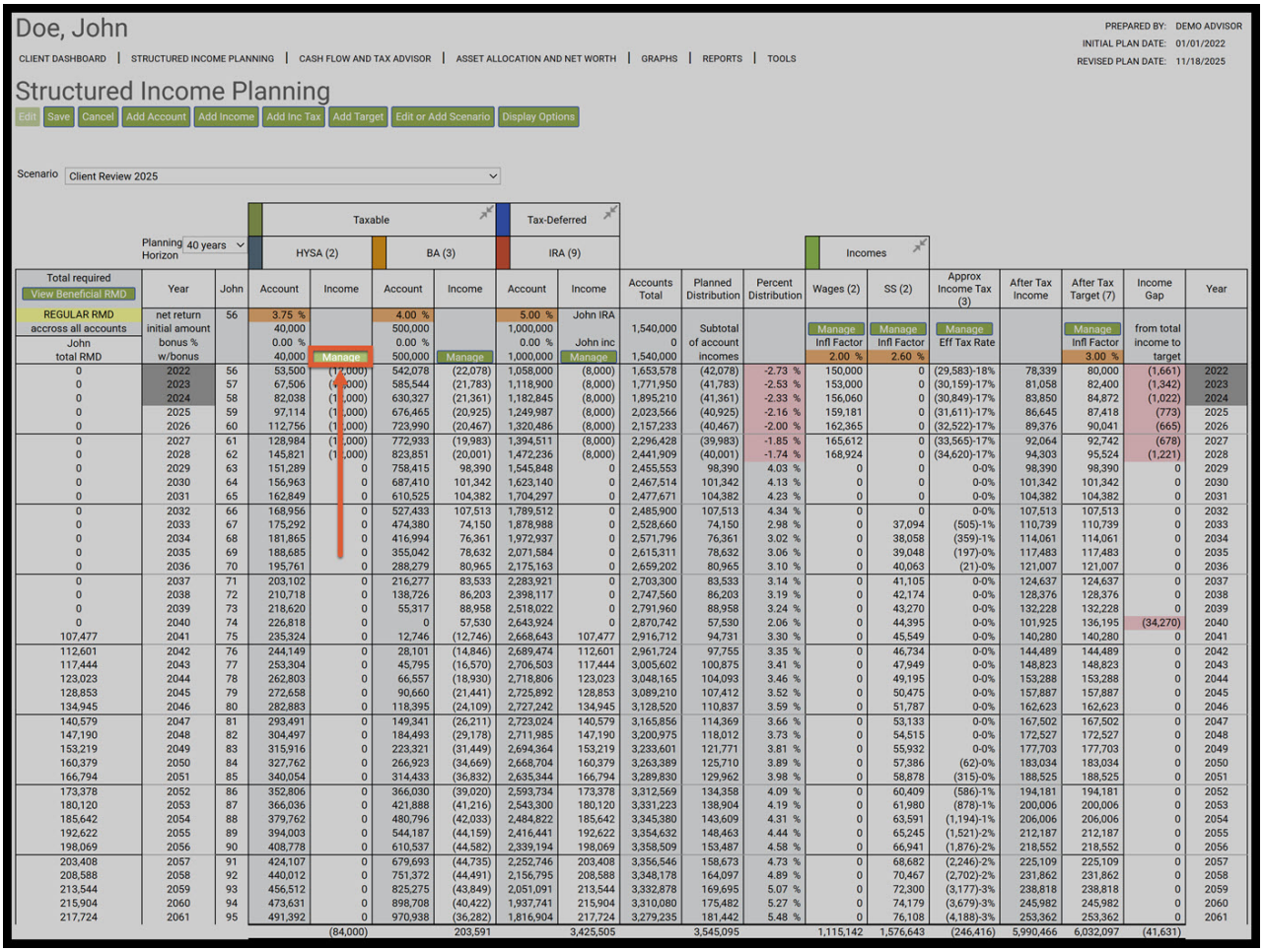
Planning Horizon: 40 years

Taxable | Tax-Deferred

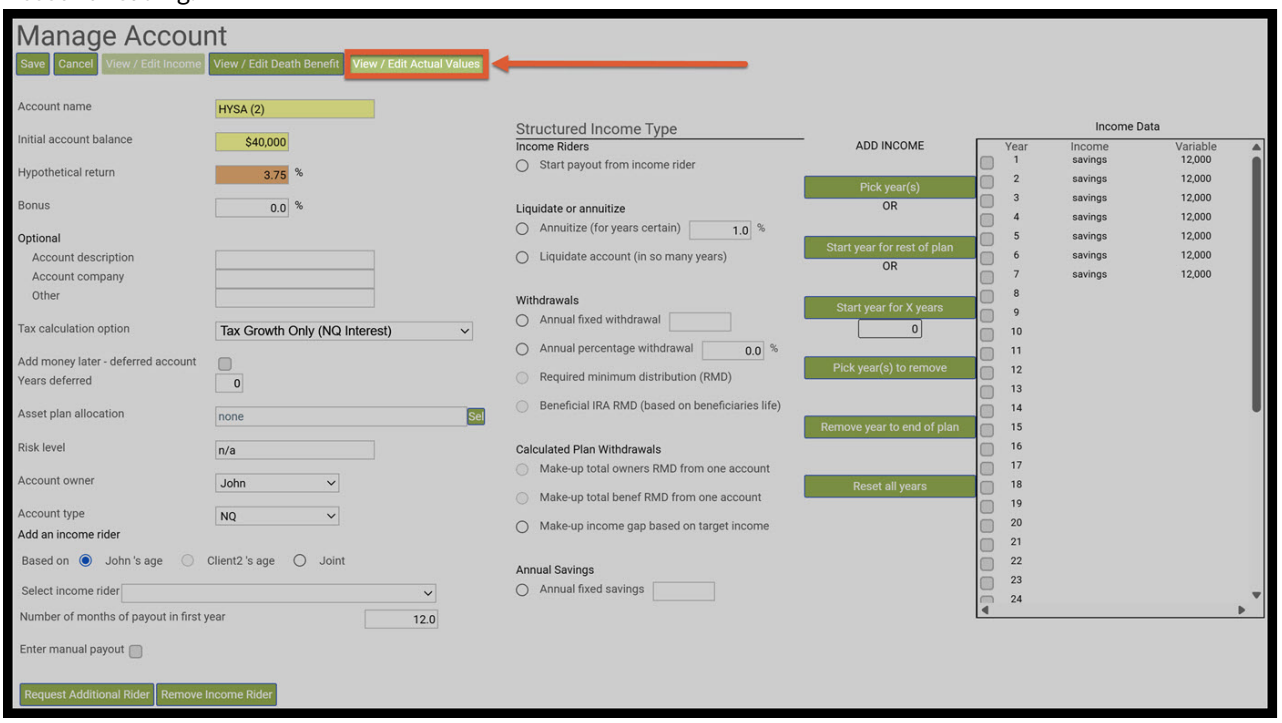
HYSA (2) | BA (3) | IRA (9) | Incomes

Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA										
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
				(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 24: Manage: Click on the green Manage button within the HYSA column.



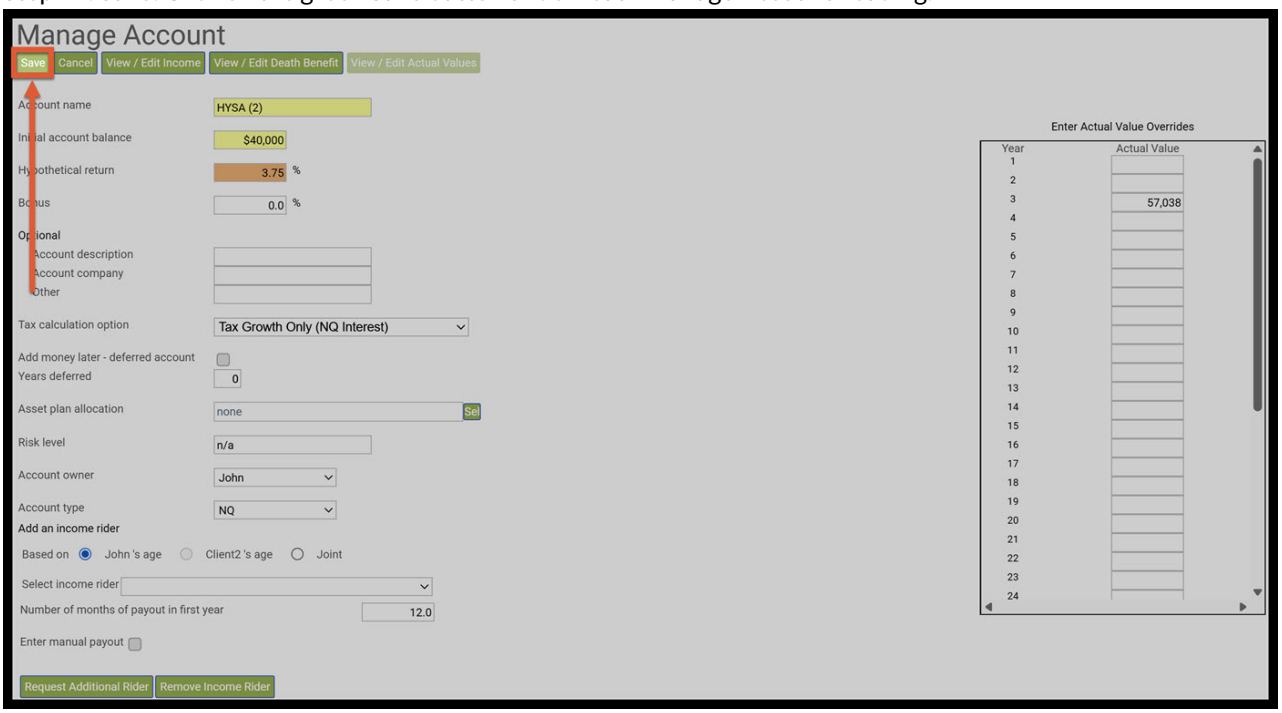
Step 25: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.



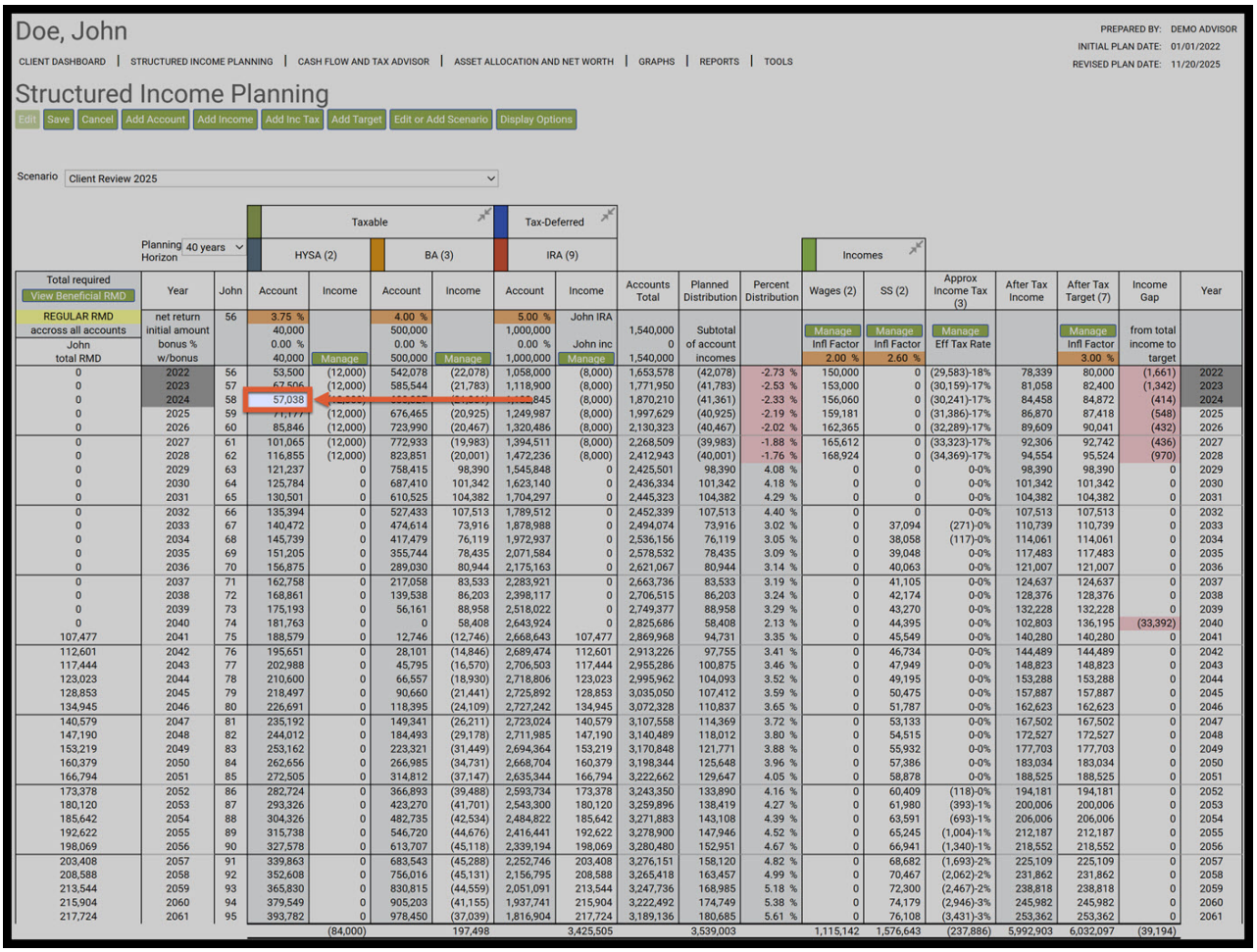
Step 26: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. $57,038 (82,038-25,000).



Step 27: Save: Click on the green Save button underneath Manage Account heading.



Step 28: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the HYSA. The number will be shaded in blue to indicate it is an actual value.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/20/2025

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

Structured Income Planning

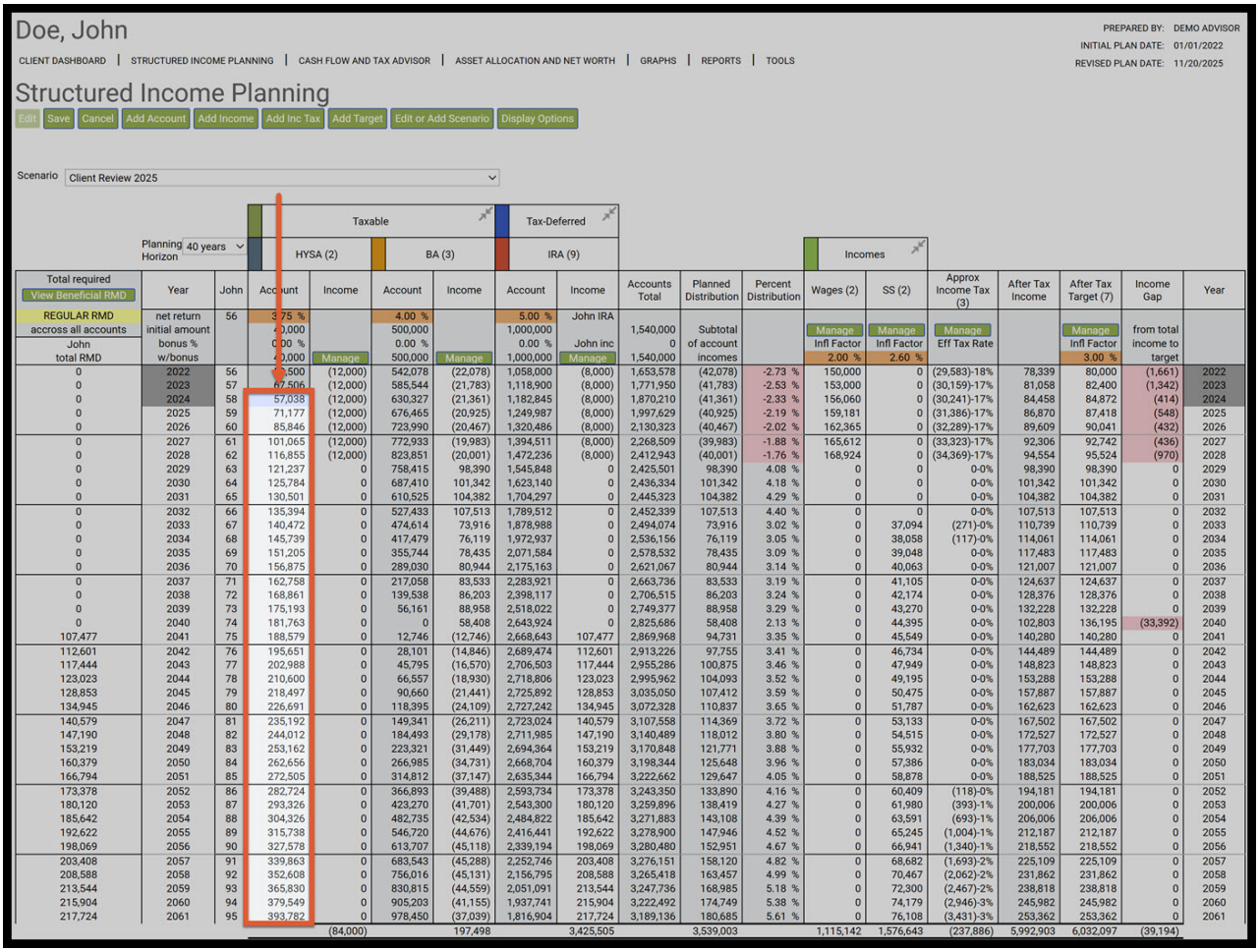
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred												
			HYSA (2)		BA (3)		IRA (9)					Incomes							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage		
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor			Infl Factor	from total	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account				Eff Tax Rate			income to	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	[illegible]	[illegible]	[illegible]	[illegible]845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,777	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061
				(84,000)		197,498		3,425,505		3,539,003		1,115,142	1,576,643	(237,886)	5,992,903	6,032,097	(39,194)	

Step 29: HYSA Account Column: The remainder of the years will have been automatically adjusted.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/20/2025

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

Structured Income Planning

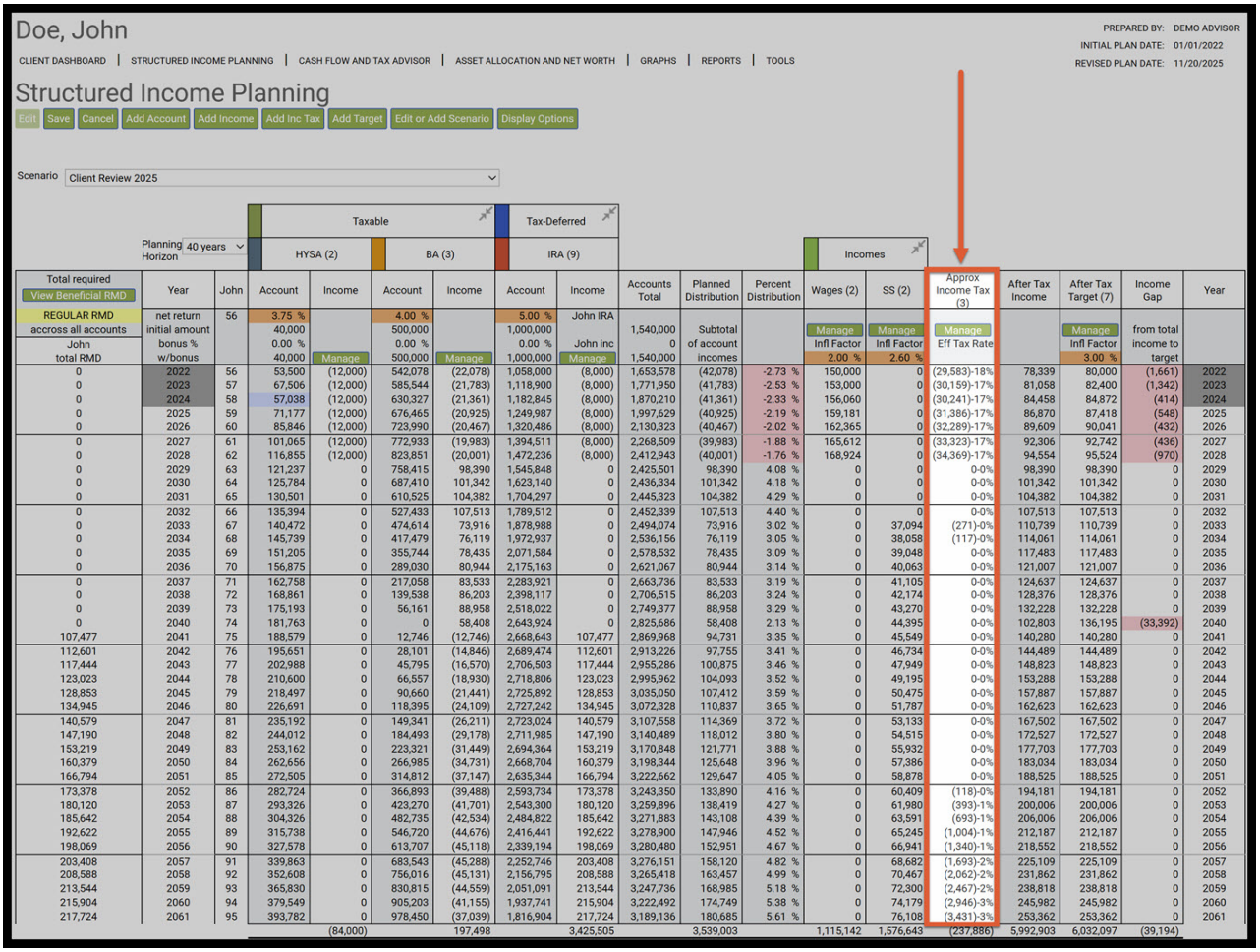
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred							Incomes						
Total required View Beneficial RMD	Year	John	HYSA (2)		BA (3)		IRA (9)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		0,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		2.00 %	2.60 %			3.00 %	target	
total RMD	w/bonus		0,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes								
0	2022	56	0,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061
				(84,000)		197,498		3,425,505		3,539,003		1,115,142	1,576,643	(237,886)	5,992,903	6,032,097	(39,194)	

Step 30: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/20/2025

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

Structured Income Planning

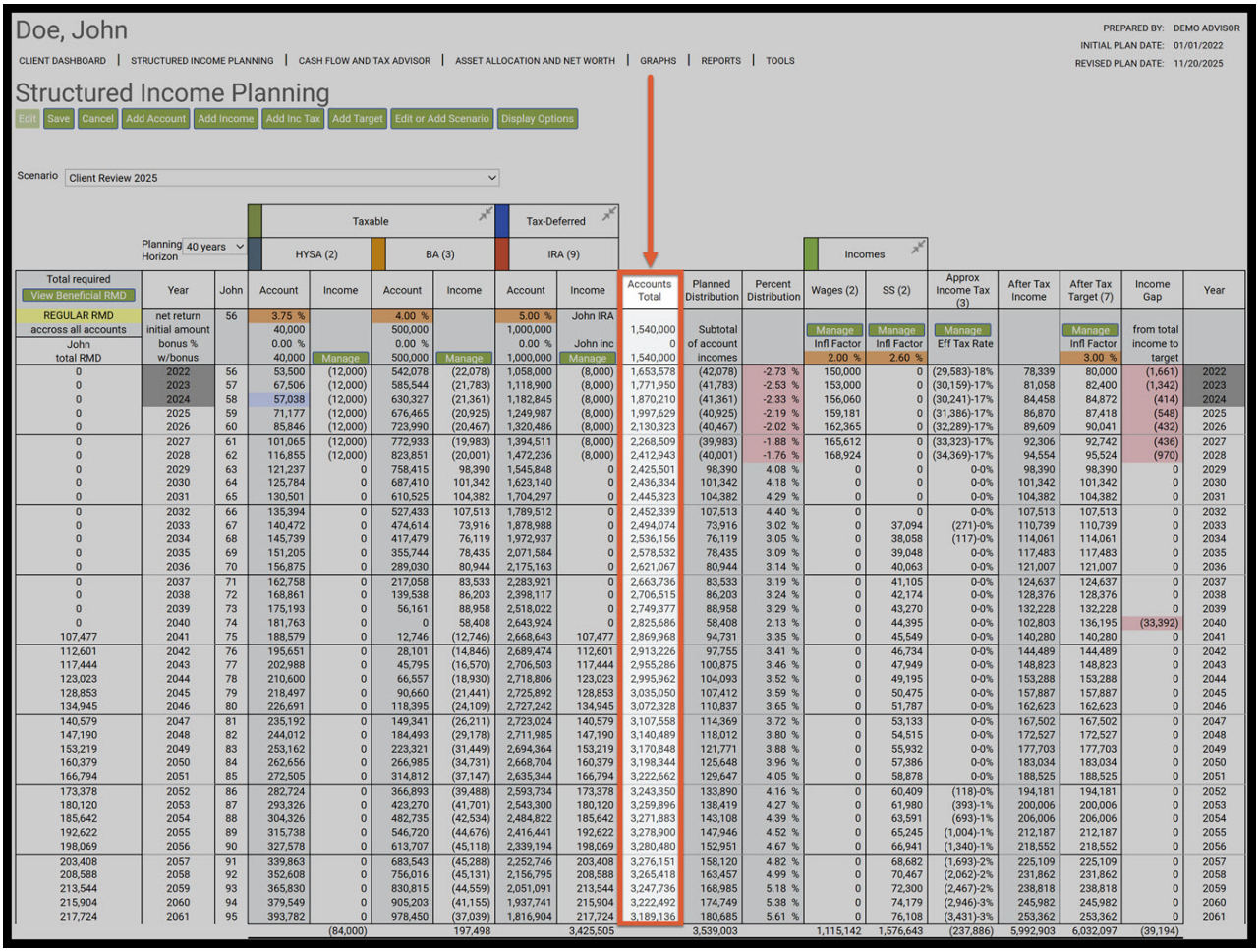
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Scenario: Client Review 2025

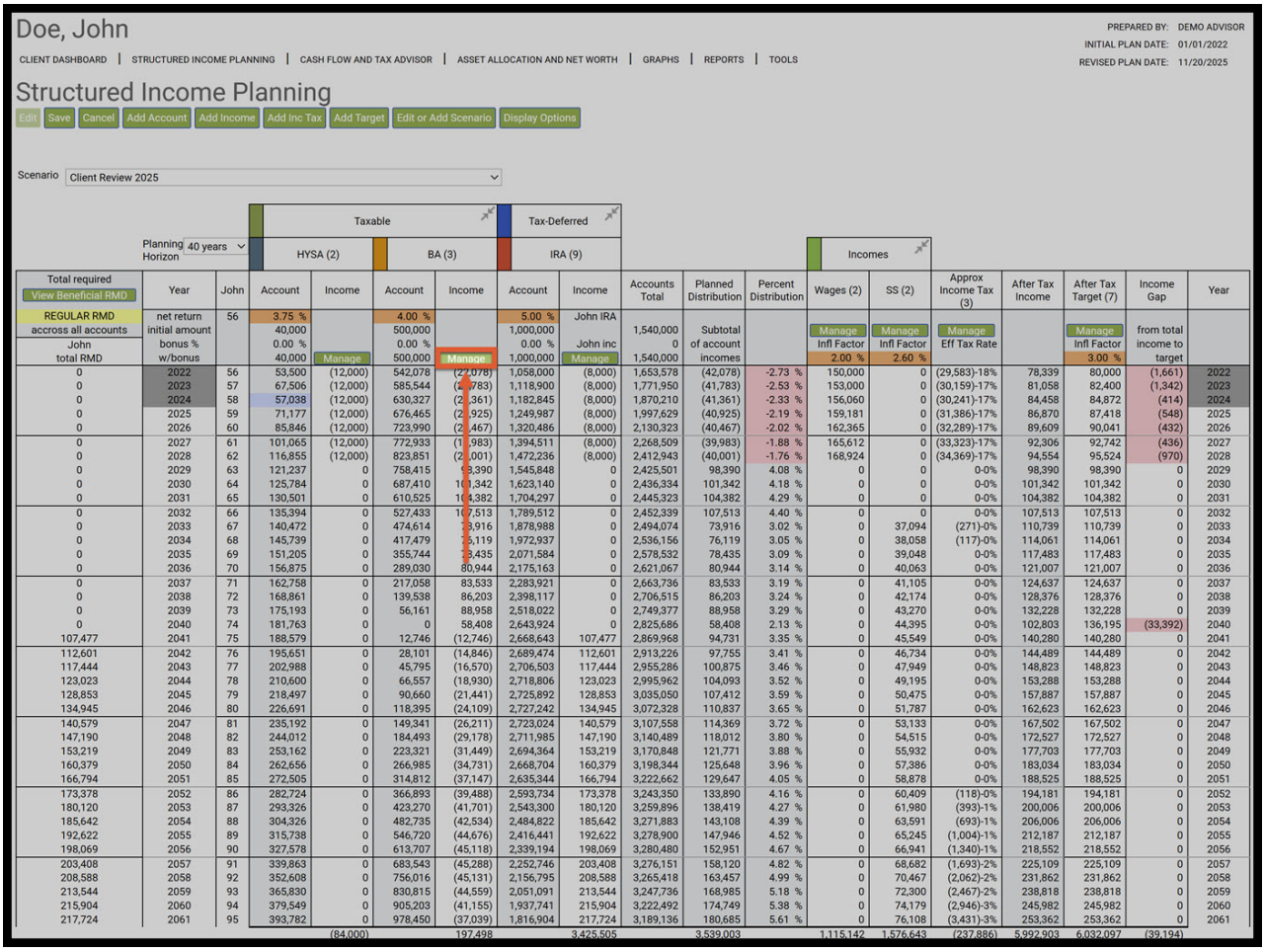
Planning Horizon: 40 years

			Taxable				Tax-Deferred												
			HYSA (2)		BA (3)		IRA (9)					Incomes							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA										
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage	from total	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,870,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	676,465	(20,925)	1,249,987	(8,000)	1,997,629	(40,925)	-2.19 %	159,181	0	(31,386)-17%	86,870	87,418	(548)	2025
0	2026	60	85,846	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,130,323	(40,467)	-2.02 %	162,365	0	(32,289)-17%	89,609	90,041	(432)	2026
0	2027	61	101,065	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,268,509	(39,983)	-1.88 %	165,612	0	(33,323)-17%	92,306	92,742	(436)	2027
0	2028	62	116,855	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,412,943	(40,001)	-1.76 %	168,924	0	(34,369)-17%	94,554	95,524	(970)	2028
0	2029	63	121,237	0	758,415	98,390	1,545,848	0	2,425,501	98,390	4.08 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	687,410	101,342	1,623,140	0	2,436,334	101,342	4.18 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	610,525	104,382	1,704,297	0	2,445,323	104,382	4.29 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	527,433	107,513	1,789,512	0	2,452,339	107,513	4.40 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	474,614	73,916	1,878,988	0	2,494,074	73,916	3.02 %	0	37,094	(271)-0%	110,739	110,739	0	2033
0	2034	68	145,739	0	417,479	76,119	1,972,937	0	2,536,156	76,119	3.05 %	0	38,058	(117)-0%	114,061	114,061	0	2034
0	2035	69	151,205	0	355,744	78,435	2,071,584	0	2,578,532	78,435	3.09 %	0	39,048	0-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	289,030	80,944	2,175,163	0	2,621,067	80,944	3.14 %	0	40,063	0-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	217,058	83,533	2,283,921	0	2,663,736	83,533	3.19 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	139,538	86,203	2,398,117	0	2,706,515	86,203	3.24 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	56,161	88,958	2,518,022	0	2,749,377	88,958	3.29 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	0	58,408	2,643,924	0	2,825,686	58,408	2.13 %	0	44,395	0-0%	102,803	136,195	(33,392)	2040
107,477	2041	75	188,579	0	12,746	(12,746)	2,668,643	107,477	2,869,968	94,731	3.35 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	28,101	(14,846)	2,689,474	112,601	2,913,226	97,755	3.41 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	45,795	(16,570)	2,706,503	117,444	2,955,286	100,875	3.46 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	66,557	(18,930)	2,718,806	123,023	2,995,962	104,093	3.52 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	90,660	(21,441)	2,725,892	128,853	3,035,050	107,412	3.59 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	118,395	(24,109)	2,727,242	134,945	3,072,328	110,837	3.65 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	149,341	(26,211)	2,723,024	140,579	3,107,558	114,369	3.72 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	184,493	(29,178)	2,711,985	147,190	3,140,489	118,012	3.80 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	223,321	(31,449)	2,694,364	153,219	3,170,848	121,771	3.88 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	266,985	(34,731)	2,668,704	160,379	3,198,344	125,648	3.96 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	314,812	(37,147)	2,635,344	166,794	3,222,662	129,647	4.05 %	0	58,878	0-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	366,893	(39,488)	2,593,734	173,378	3,243,350	133,890	4.16 %	0	60,409	(118)-0%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	423,270	(41,701)	2,543,300	180,120	3,259,896	138,419	4.27 %	0	61,980	(393)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	482,735	(42,534)	2,484,822	185,642	3,271,883	143,108	4.39 %	0	63,591	(693)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	546,720	(44,676)	2,416,441	192,622	3,278,900	147,946	4.52 %	0	65,245	(1,004)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	613,707	(45,118)	2,339,194	198,069	3,280,480	152,951	4.67 %	0	66,941	(1,340)-1%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	683,543	(45,288)	2,252,746	203,408	3,276,151	158,120	4.82 %	0	68,682	(1,693)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	756,016	(45,131)	2,156,795	208,588	3,265,418	163,457	4.99 %	0	70,467	(2,062)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	830,815	(44,559)	2,051,091	213,544	3,247,736	168,985	5.18 %	0	72,300	(2,467)-2%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	905,203	(41,155)	1,937,741	215,904	3,222,492	174,749	5.38 %	0	74,179	(2,946)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	978,450	(37,039)	1,816,904	217,724	3,189,136	180,685	5.61 %	0	76,108	(3,431)-3%	253,362	253,362	0	2061
				(84,000)		197,498		3,425,505		3,539,003		1,115,142	1,576,643	(237,886)	5,992,903	6,032,097	(39,194)	

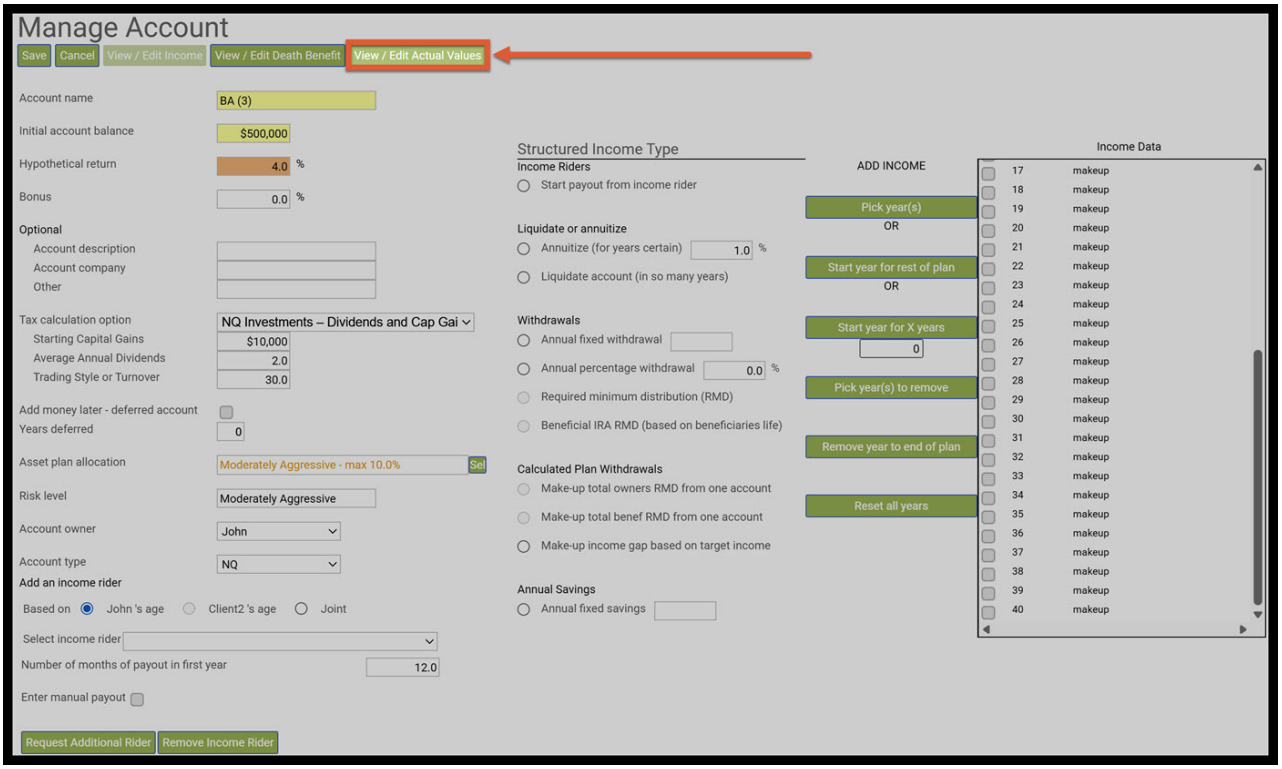
Step 31: Accounts Total: Note the Accounts total column.



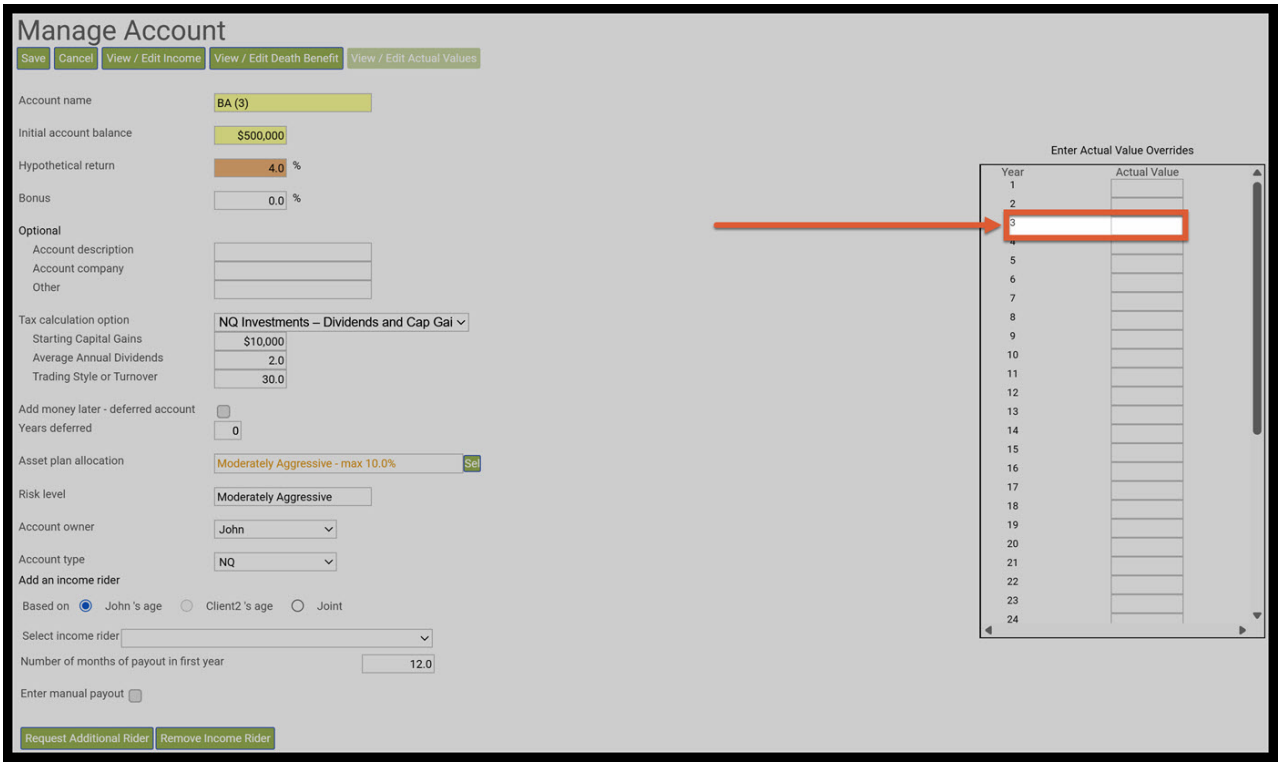
Step 32: Manage: Click on the green Manage Button within the BA income column.



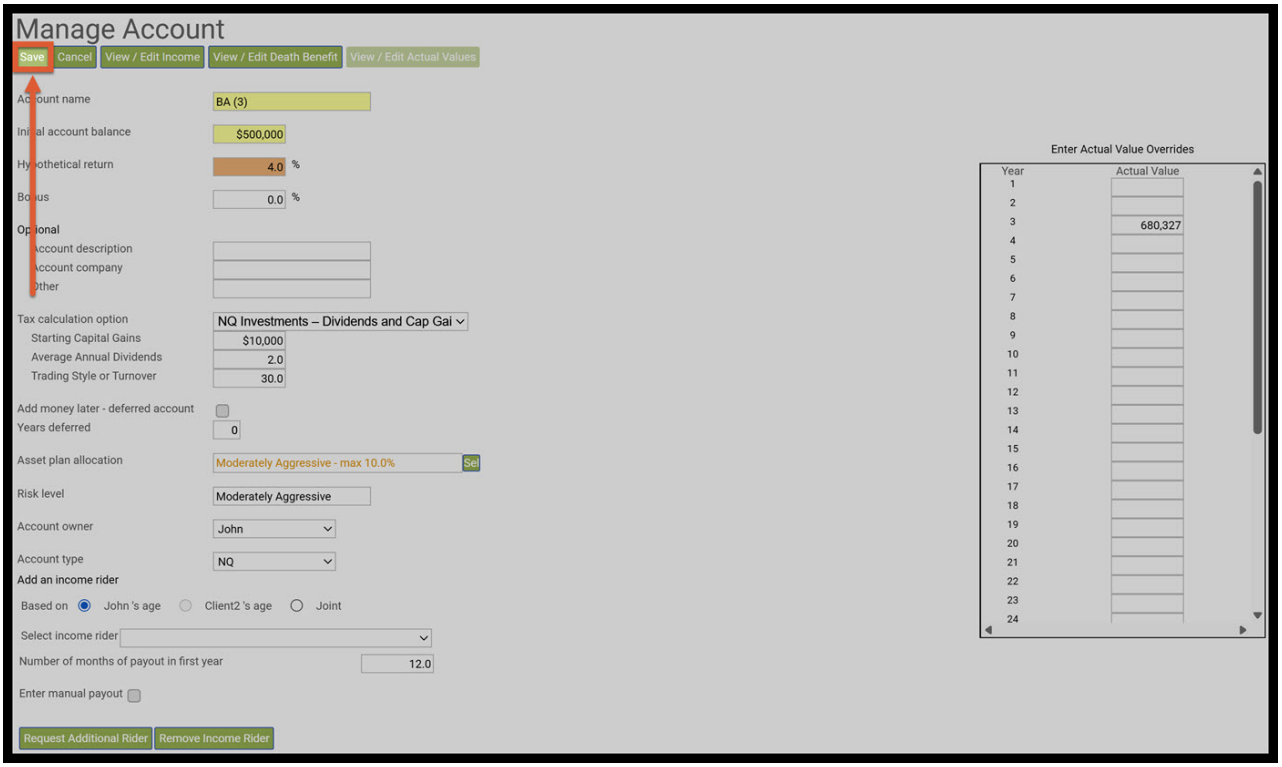
Step 33: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.



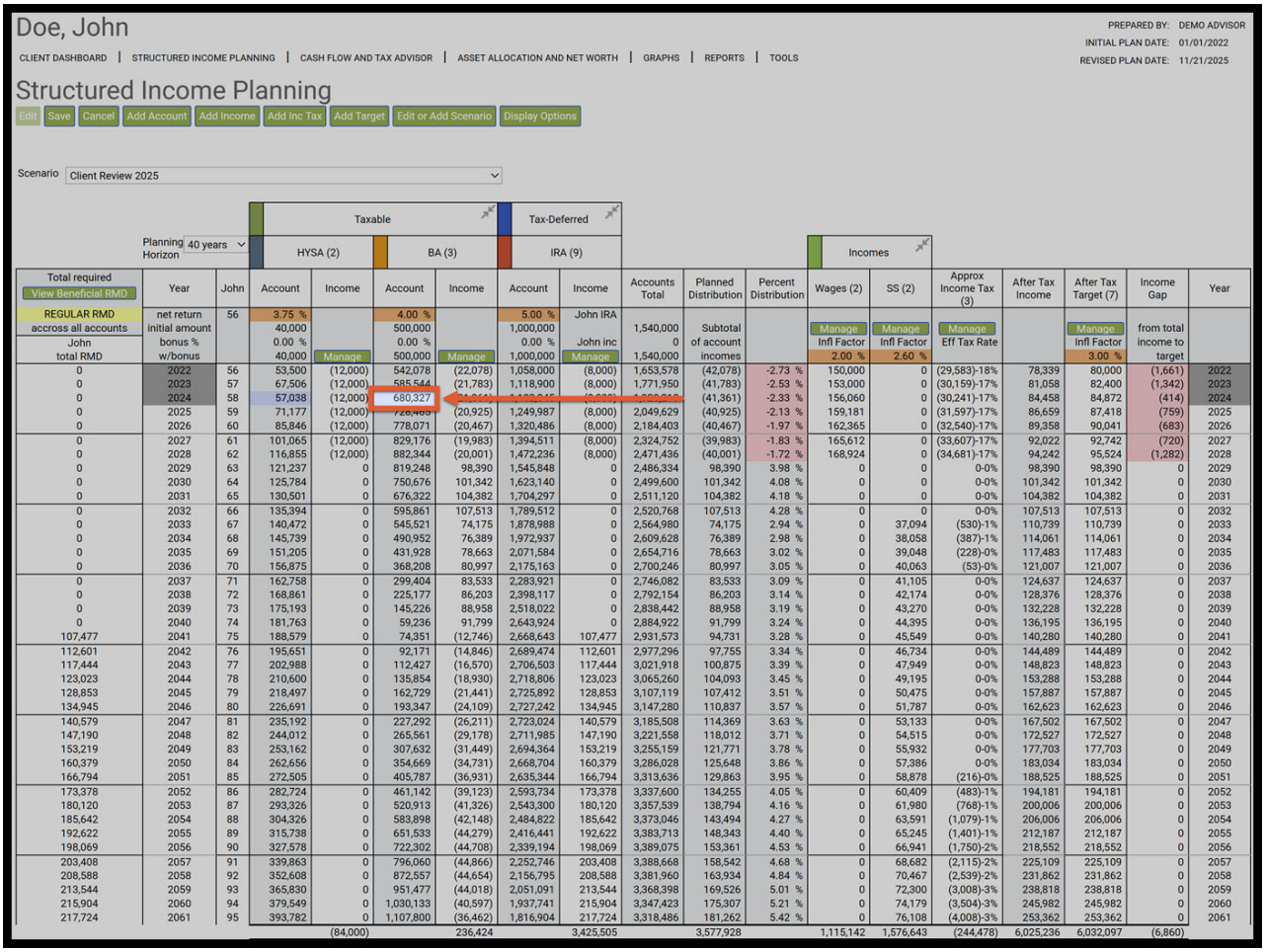
Step 34: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 680,327 (630,327+ 50,000).



Step 35: Save: Click on the green Save button underneath Manage Account heading.



Step 36: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the BA. The number will be shaded in blue to indicate it is an actual value.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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Structured Income Planning

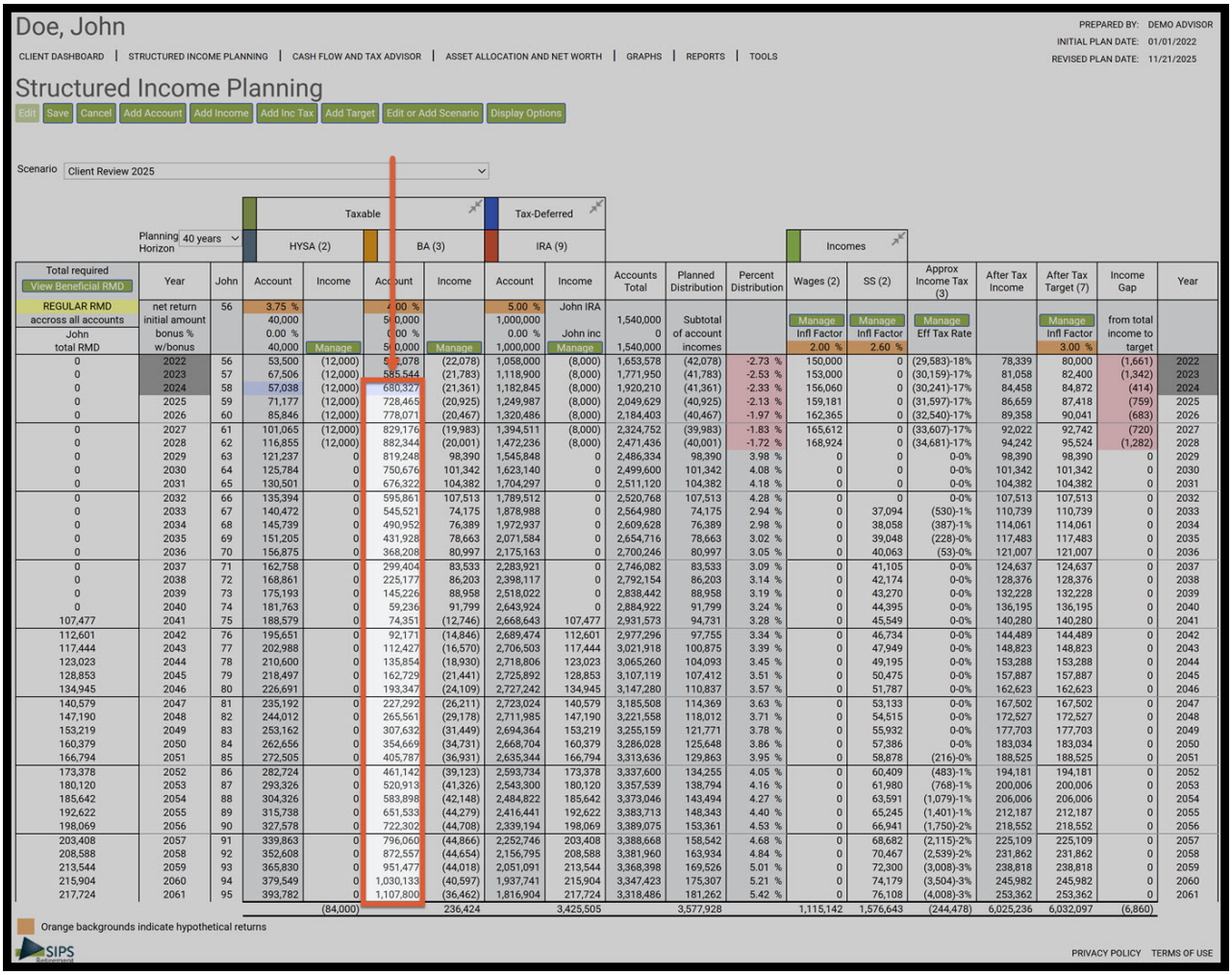
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred							Incomes						
Total required View Beneficial RMD	Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage		
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account							income to	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327					(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)		(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061
				(84,000)		236,424		3,425,505		3,577,928		1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)	

Step 37: BA Account Column: The remainder of the years will have been automatically adjusted.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

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

Scenario: Client Review 2025

Planning Horizon: 40 years

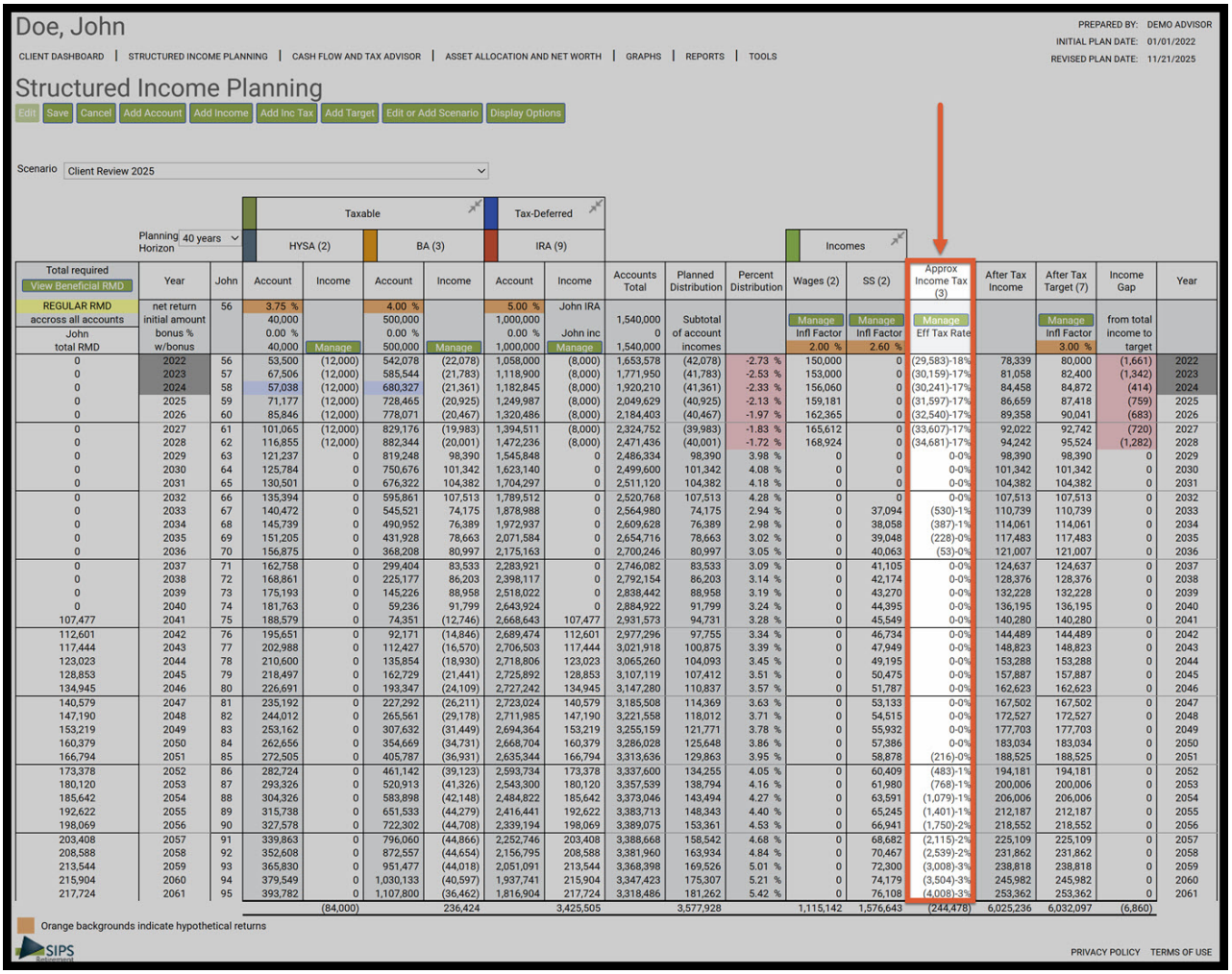
			Taxable				Tax-Deferred							Incomes						
Total required View Beneficial RMD	Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		50,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		2.00 %	2.60 %			3.00 %	target	
total RMD	w/bonus		40,000	Manage	50,000	Manage	1,000,000	Manage	1,540,000	incomes								
0	2022	56	53,500	(12,000)	52,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061
				(84,000)		236,424		3,425,505		3,577,928		1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)	

Orange backgrounds indicate hypothetical returns

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Step 38: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

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

Scenario: Client Review 2025

Planning Horizon: 40 years

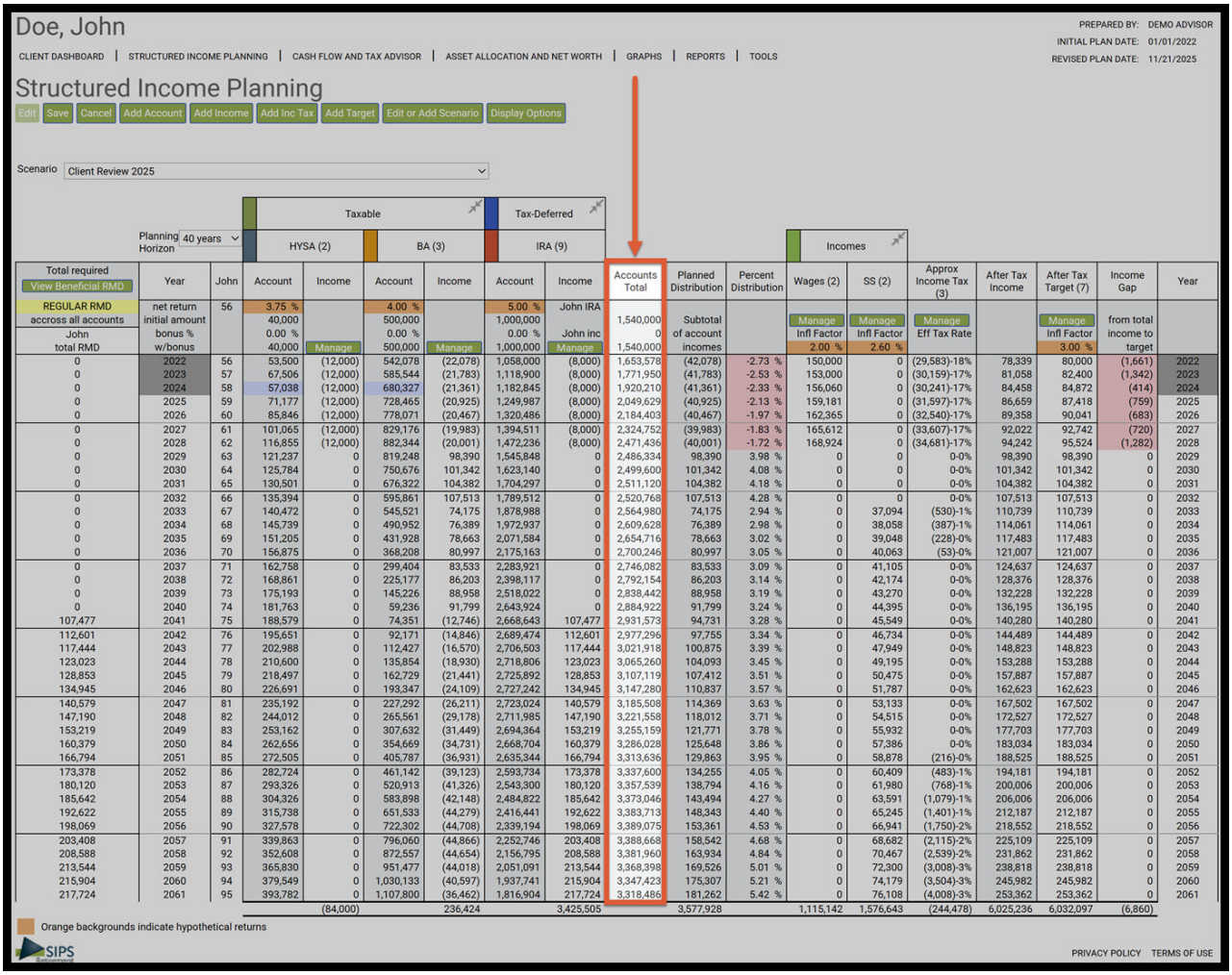
			Taxable				Tax-Deferred							Incomes						
			HYSA (2)		BA (3)		IRA (9)													
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		2.00 %	2.60 %			3.00 %	target	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes								
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,182,845	(8,000)	1,920,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,249,987	(8,000)	2,049,629	(40,925)	-2.13 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,320,486	(8,000)	2,184,403	(40,467)	-1.97 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,394,511	(8,000)	2,324,752	(39,983)	-1.83 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,472,236	(8,000)	2,471,436	(40,001)	-1.72 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,545,848	0	2,486,334	98,390	3.98 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,623,140	0	2,499,600	101,342	4.08 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,704,297	0	2,511,120	104,382	4.18 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,789,512	0	2,520,768	107,513	4.28 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,878,988	0	2,564,980	74,175	2.94 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	1,972,937	0	2,609,628	76,389	2.98 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,071,584	0	2,654,716	78,663	3.02 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,175,163	0	2,700,246	80,997	3.05 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,283,921	0	2,746,082	83,533	3.09 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,398,117	0	2,792,154	86,203	3.14 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,518,022	0	2,838,442	88,958	3.19 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,643,924	0	2,884,922	91,799	3.24 %	0	44,395	0-0%	136,195	136,195	0	2040
107,477	2041	75	188,579	0	74,351	(12,746)	2,668,643	107,477	2,931,573	94,731	3.28 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	195,651	0	92,171	(14,846)	2,689,474	112,601	2,977,296	97,755	3.34 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	202,988	0	112,427	(16,570)	2,706,503	117,444	3,021,918	100,875	3.39 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	210,600	0	135,854	(18,930)	2,718,806	123,023	3,065,260	104,093	3.45 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	218,497	0	162,729	(21,441)	2,725,892	128,853	3,107,119	107,412	3.51 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	226,691	0	193,347	(24,109)	2,727,242	134,945	3,147,280	110,837	3.57 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	235,192	0	227,292	(26,211)	2,723,024	140,579	3,185,508	114,369	3.63 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	244,012	0	265,561	(29,178)	2,711,985	147,190	3,221,558	118,012	3.71 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	253,162	0	307,632	(31,449)	2,694,364	153,219	3,255,159	121,771	3.78 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	262,656	0	354,669	(34,731)	2,668,704	160,379	3,286,028	125,648	3.86 %	0	57,386	0-0%	183,034	183,034	0	2050
166,794	2051	85	272,505	0	405,787	(36,931)	2,635,344	166,794	3,313,636	129,863	3.95 %	0	58,878	(216)-0%	188,525	188,525	0	2051
173,378	2052	86	282,724	0	461,142	(39,123)	2,593,734	173,378	3,337,600	134,255	4.05 %	0	60,409	(483)-1%	194,181	194,181	0	2052
180,120	2053	87	293,326	0	520,913	(41,326)	2,543,300	180,120	3,357,539	138,794	4.16 %	0	61,980	(768)-1%	200,006	200,006	0	2053
185,642	2054	88	304,326	0	583,898	(42,148)	2,484,822	185,642	3,373,046	143,494	4.27 %	0	63,591	(1,079)-1%	206,006	206,006	0	2054
192,622	2055	89	315,738	0	651,533	(44,279)	2,416,441	192,622	3,383,713	148,343	4.40 %	0	65,245	(1,401)-1%	212,187	212,187	0	2055
198,069	2056	90	327,578	0	722,302	(44,708)	2,339,194	198,069	3,389,075	153,361	4.53 %	0	66,941	(1,750)-2%	218,552	218,552	0	2056
203,408	2057	91	339,863	0	796,060	(44,866)	2,252,746	203,408	3,388,668	158,542	4.68 %	0	68,682	(2,115)-2%	225,109	225,109	0	2057
208,588	2058	92	352,608	0	872,557	(44,654)	2,156,795	208,588	3,381,960	163,934	4.84 %	0	70,467	(2,539)-2%	231,862	231,862	0	2058
213,544	2059	93	365,830	0	951,477	(44,018)	2,051,091	213,544	3,368,398	169,526	5.01 %	0	72,300	(3,008)-3%	238,818	238,818	0	2059
215,904	2060	94	379,549	0	1,030,133	(40,597)	1,937,741	215,904	3,347,423	175,307	5.21 %	0	74,179	(3,504)-3%	245,982	245,982	0	2060
217,724	2061	95	393,782	0	1,107,800	(36,462)	1,816,904	217,724	3,318,486	181,262	5.42 %	0	76,108	(4,008)-3%	253,362	253,362	0	2061
				(84,000)		236,424		3,425,505		3,577,928		1,115,142	1,576,643	(244,478)	6,025,236	6,032,097	(6,860)	

Orange backgrounds indicate hypothetical returns

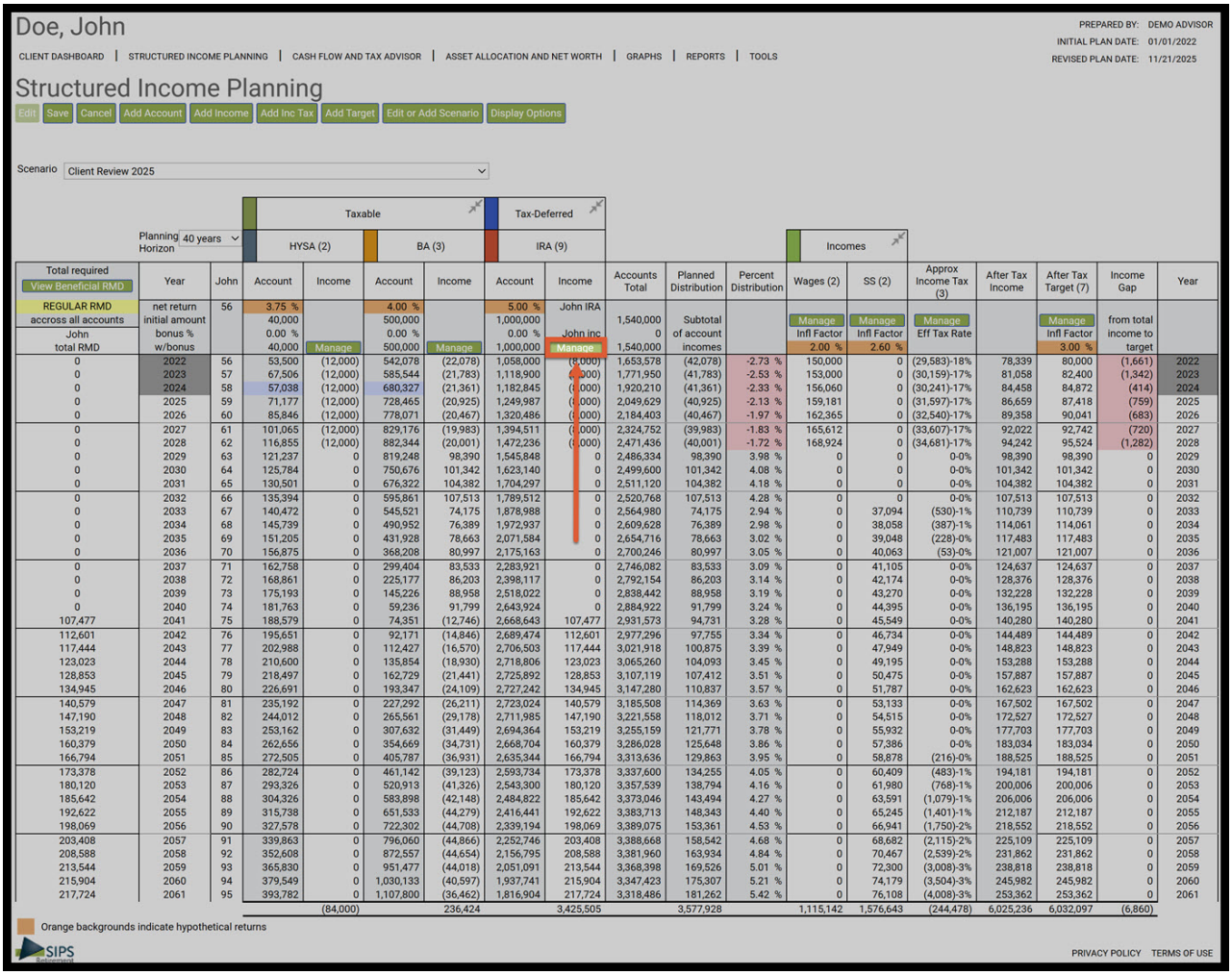
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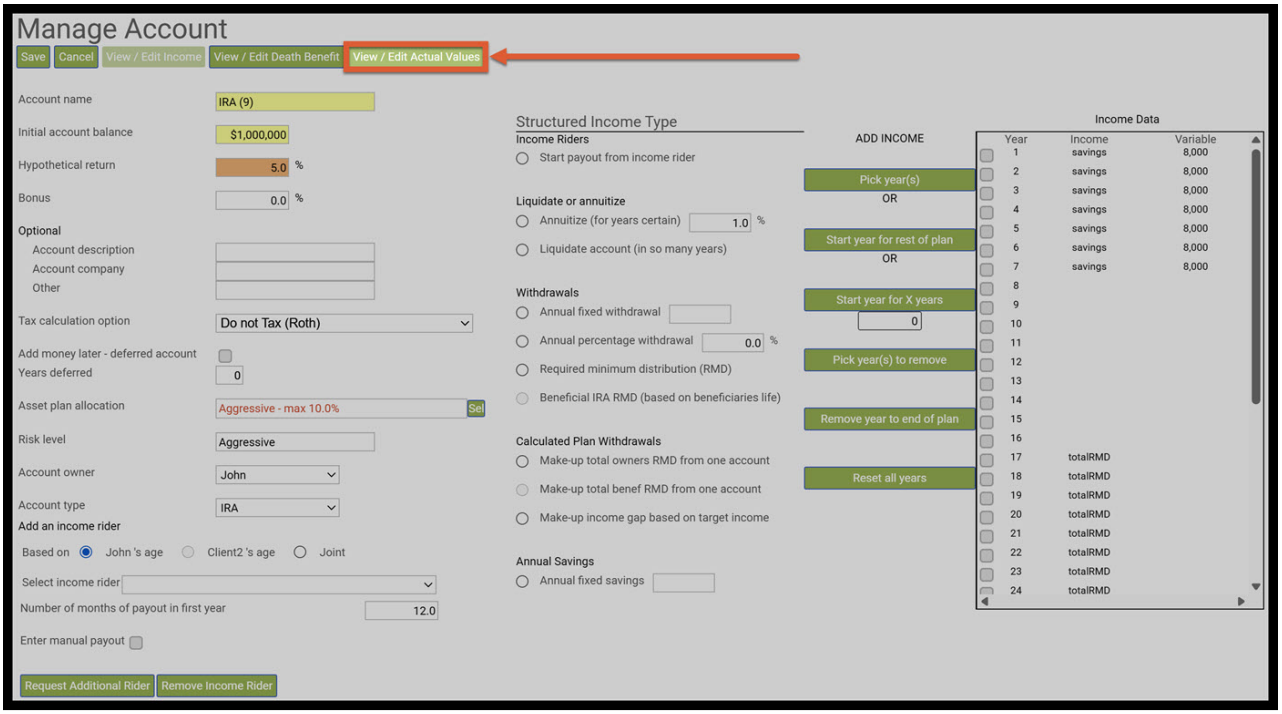
Step 39: Accounts Total: Note the Accounts total column.



Step 40: Manage: Click on the green Manage Button within the IRA income column.



Step 41: View/Edit Actual Values: Click on the green View/Edit Actual Values button underneath the Manage Account heading.



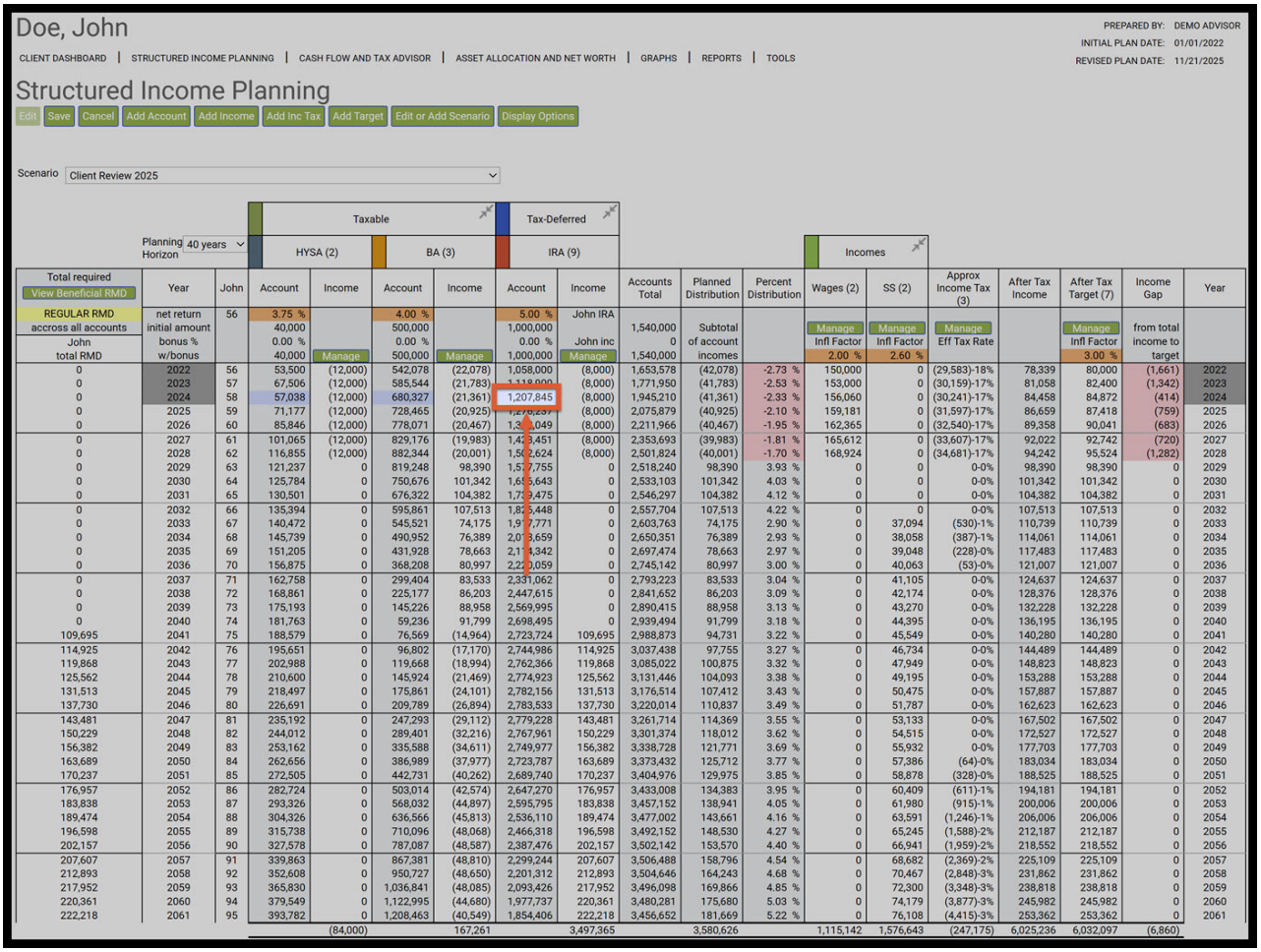
Step 42: Enter Actual Values Overrides Table: You will automatically be taken to the View/Edit Actual Values page. Enter in the new amount into year 3 of the Enter Actual Value Overrides Table. 1,207,845 (1,182,845+ 25,000).



Step 43: Save: Click on the green Save button underneath Manage Account heading.



Step 44: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically be entered into the Account column of the IRA. The number will be shaded in blue to indicate it is an actual value.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

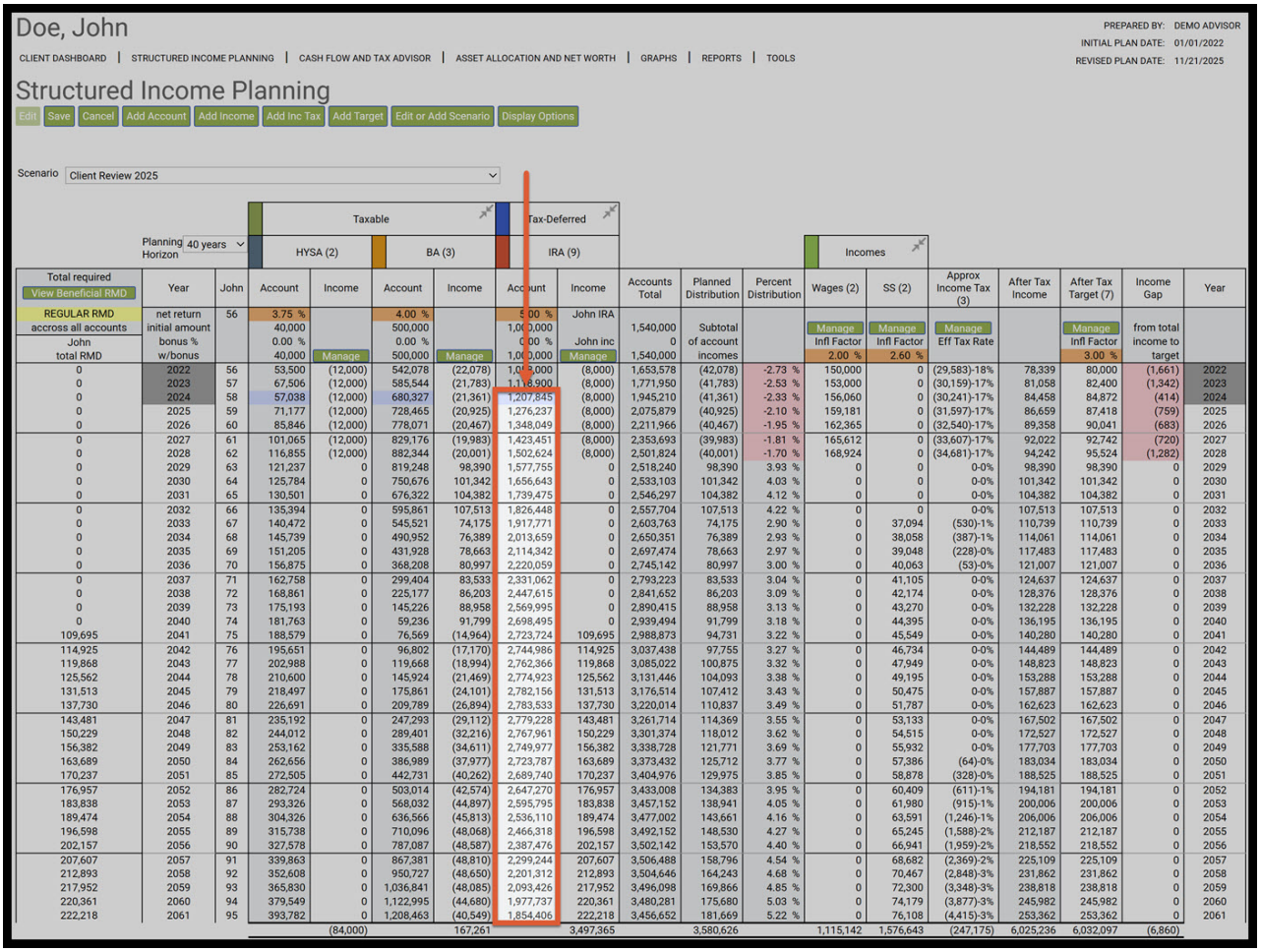
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred												
			HYSA (2)		BA (3)		IRA (9)					Incomes							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		2.00 %	2.60 %			3.00 %	target	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes								
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,000	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,336,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,655,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,827,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061
				(84,000)		167,261		3,497,365		3,580,626		1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)	

Step 45: IRA Account Column: The remainder of the years will have been automatically adjusted.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

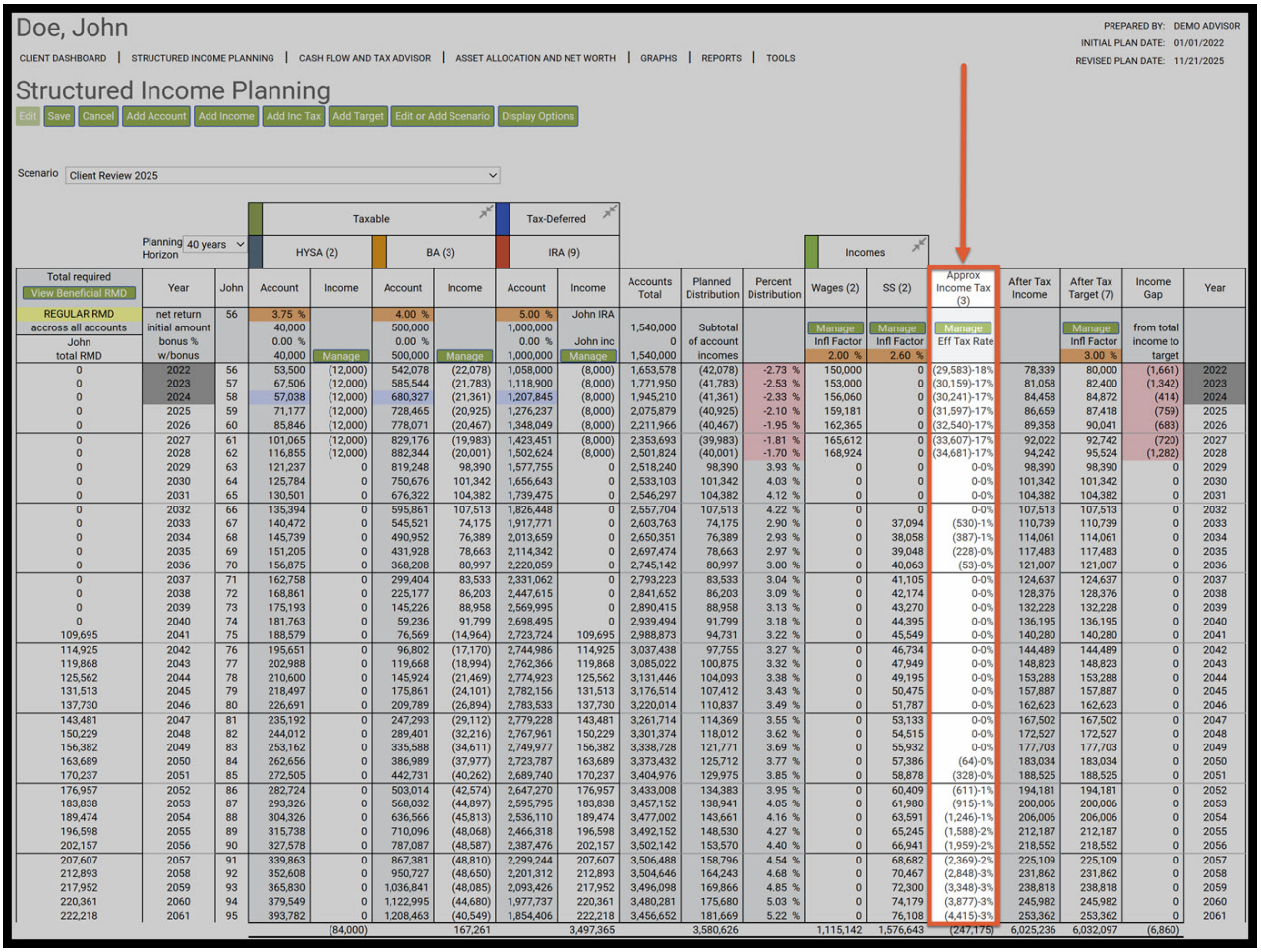
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred												
			HYSA (2)		BA (3)		IRA (9)					Incomes							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		500,000		1,00,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account								
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,00,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,0[illegible]3,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061
				(84,000)		167,261		3,497,365		3,580,626		1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)	

Step 46: Approx Income Tax: Note the amounts in the Approx Income Tax Column.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

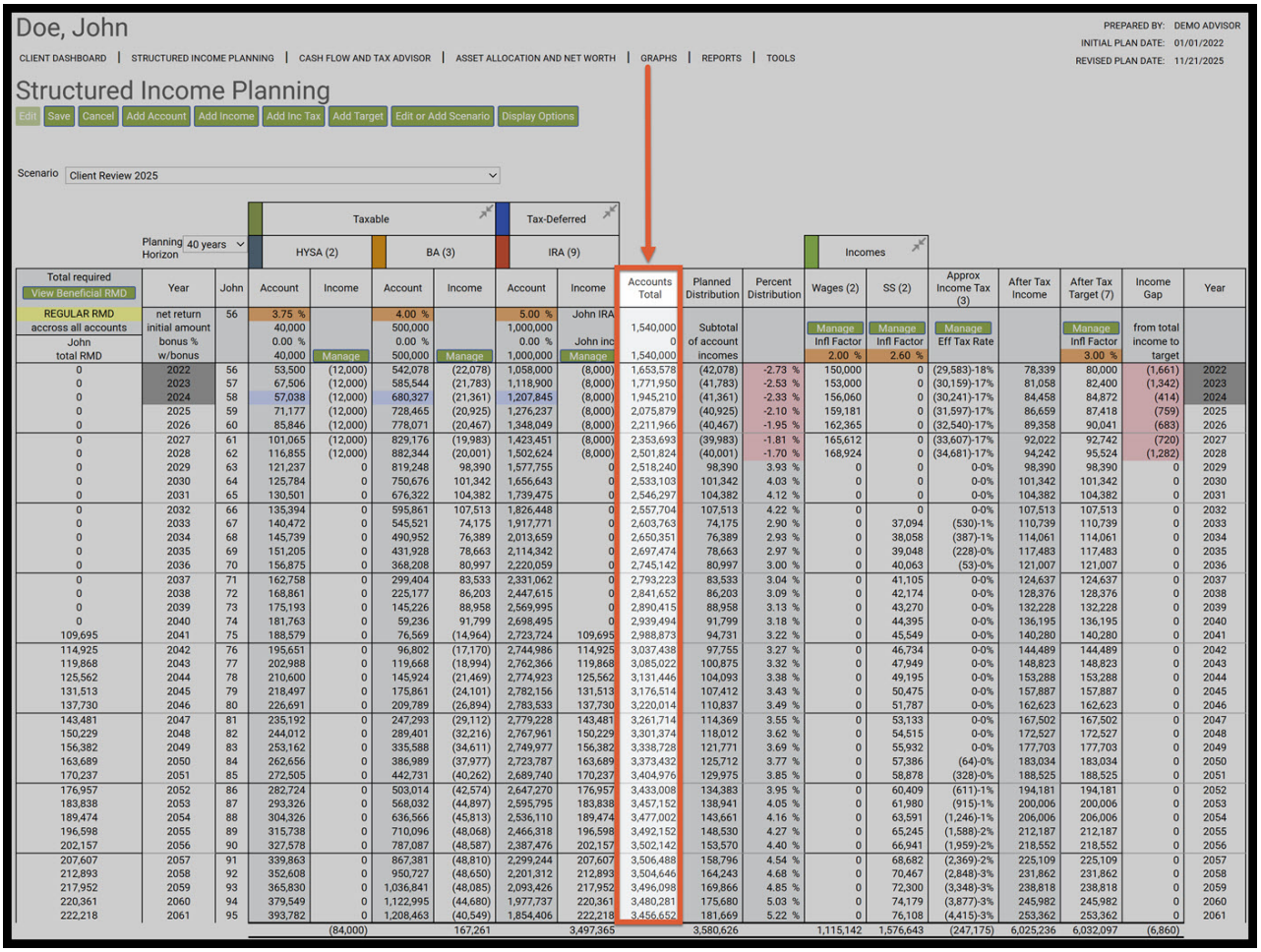
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

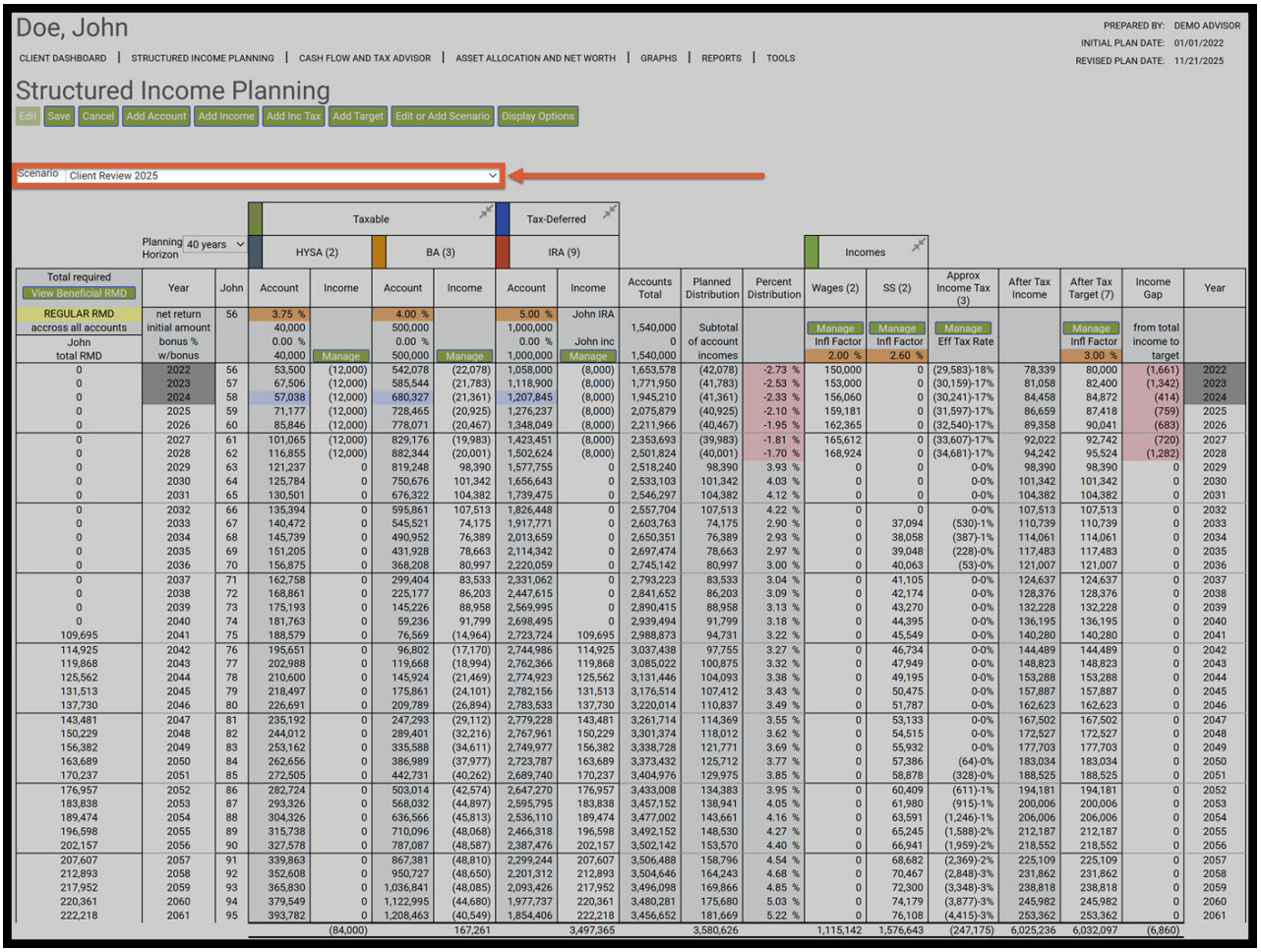
Planning Horizon: 40 years

			Taxable				Tax-Deferred							Incomes						
Total required View Beneficial RMD	Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account								
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061
				(84,000)		167,261		3,497,365		3,580,626		1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)	

Step 47: Accounts Total: Note the Accounts total column.



Step 48: Scenario: Click on the Scenario drop down caret arrow and select the initial scenario.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

Structured Income Planning

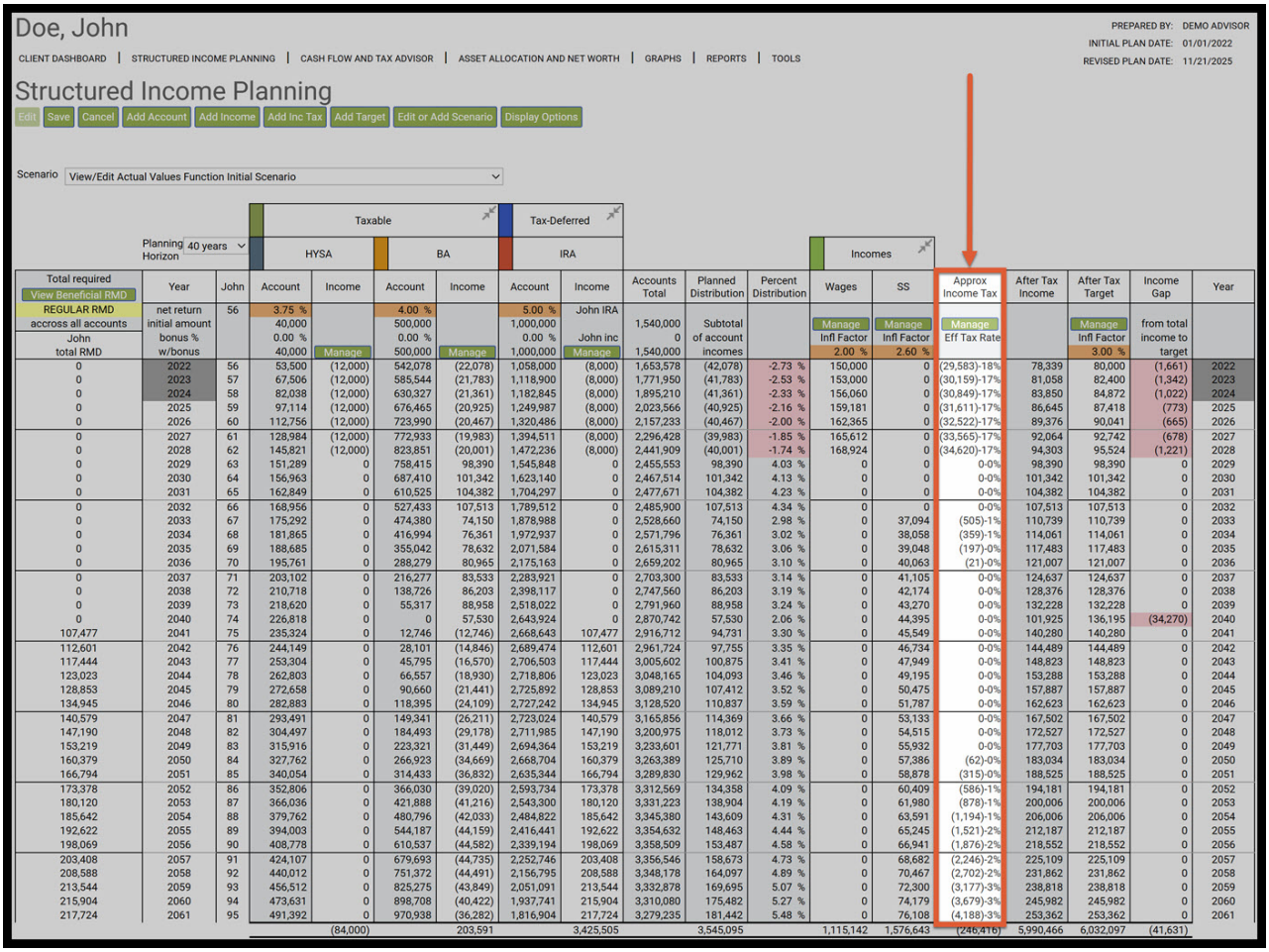
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: Client Review 2025

Planning Horizon: 40 years

			Taxable				Tax-Deferred							Incomes						
Total required View Beneficial RMD	Year	John	HYSA (2) Account	HYSA (2) Income	BA (3) Account	BA (3) Income	IRA (9) Account	IRA (9) Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Approx Income Tax (3)	After Tax Income	After Tax Target (7)	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA				Manage	Manage	Manage		Manage	from total	
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	income to	
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		2.00 %	2.60 %			3.00 %	target	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes								
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	57,038	(12,000)	680,327	(21,361)	1,207,845	(8,000)	1,945,210	(41,361)	-2.33 %	156,060	0	(30,241)-17%	84,458	84,872	(414)	2024
0	2025	59	71,177	(12,000)	728,465	(20,925)	1,276,237	(8,000)	2,075,879	(40,925)	-2.10 %	159,181	0	(31,597)-17%	86,659	87,418	(759)	2025
0	2026	60	85,846	(12,000)	778,071	(20,467)	1,348,049	(8,000)	2,211,966	(40,467)	-1.95 %	162,365	0	(32,540)-17%	89,358	90,041	(683)	2026
0	2027	61	101,065	(12,000)	829,176	(19,983)	1,423,451	(8,000)	2,353,693	(39,983)	-1.81 %	165,612	0	(33,607)-17%	92,022	92,742	(720)	2027
0	2028	62	116,855	(12,000)	882,344	(20,001)	1,502,624	(8,000)	2,501,824	(40,001)	-1.70 %	168,924	0	(34,681)-17%	94,242	95,524	(1,282)	2028
0	2029	63	121,237	0	819,248	98,390	1,577,755	0	2,518,240	98,390	3.93 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	125,784	0	750,676	101,342	1,656,643	0	2,533,103	101,342	4.03 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	130,501	0	676,322	104,382	1,739,475	0	2,546,297	104,382	4.12 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	135,394	0	595,861	107,513	1,826,448	0	2,557,704	107,513	4.22 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	140,472	0	545,521	74,175	1,917,771	0	2,603,763	74,175	2.90 %	0	37,094	(530)-1%	110,739	110,739	0	2033
0	2034	68	145,739	0	490,952	76,389	2,013,659	0	2,650,351	76,389	2.93 %	0	38,058	(387)-1%	114,061	114,061	0	2034
0	2035	69	151,205	0	431,928	78,663	2,114,342	0	2,697,474	78,663	2.97 %	0	39,048	(228)-0%	117,483	117,483	0	2035
0	2036	70	156,875	0	368,208	80,997	2,220,059	0	2,745,142	80,997	3.00 %	0	40,063	(53)-0%	121,007	121,007	0	2036
0	2037	71	162,758	0	299,404	83,533	2,331,062	0	2,793,223	83,533	3.04 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	168,861	0	225,177	86,203	2,447,615	0	2,841,652	86,203	3.09 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	175,193	0	145,226	88,958	2,569,995	0	2,890,415	88,958	3.13 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	181,763	0	59,236	91,799	2,698,495	0	2,939,494	91,799	3.18 %	0	44,395	0-0%	136,195	136,195	0	2040
109,695	2041	75	188,579	0	76,569	(14,964)	2,723,724	109,695	2,988,873	94,731	3.22 %	0	45,549	0-0%	140,280	140,280	0	2041
114,925	2042	76	195,651	0	96,802	(17,170)	2,744,986	114,925	3,037,438	97,755	3.27 %	0	46,734	0-0%	144,489	144,489	0	2042
119,868	2043	77	202,988	0	119,668	(18,994)	2,762,366	119,868	3,085,022	100,875	3.32 %	0	47,949	0-0%	148,823	148,823	0	2043
125,562	2044	78	210,600	0	145,924	(21,469)	2,774,923	125,562	3,131,446	104,093	3.38 %	0	49,195	0-0%	153,288	153,288	0	2044
131,513	2045	79	218,497	0	175,861	(24,101)	2,782,156	131,513	3,176,514	107,412	3.43 %	0	50,475	0-0%	157,887	157,887	0	2045
137,730	2046	80	226,691	0	209,789	(26,894)	2,783,533	137,730	3,220,014	110,837	3.49 %	0	51,787	0-0%	162,623	162,623	0	2046
143,481	2047	81	235,192	0	247,293	(29,112)	2,779,228	143,481	3,261,714	114,369	3.55 %	0	53,133	0-0%	167,502	167,502	0	2047
150,229	2048	82	244,012	0	289,401	(32,216)	2,767,961	150,229	3,301,374	118,012	3.62 %	0	54,515	0-0%	172,527	172,527	0	2048
156,382	2049	83	253,162	0	335,588	(34,611)	2,749,977	156,382	3,338,728	121,771	3.69 %	0	55,932	0-0%	177,703	177,703	0	2049
163,689	2050	84	262,656	0	386,989	(37,977)	2,723,787	163,689	3,373,432	125,712	3.77 %	0	57,386	(64)-0%	183,034	183,034	0	2050
170,237	2051	85	272,505	0	442,731	(40,262)	2,689,740	170,237	3,404,976	129,975	3.85 %	0	58,878	(328)-0%	188,525	188,525	0	2051
176,957	2052	86	282,724	0	503,014	(42,574)	2,647,270	176,957	3,433,008	134,383	3.95 %	0	60,409	(611)-1%	194,181	194,181	0	2052
183,838	2053	87	293,326	0	568,032	(44,897)	2,595,795	183,838	3,457,152	138,941	4.05 %	0	61,980	(915)-1%	200,006	200,006	0	2053
189,474	2054	88	304,326	0	636,566	(45,813)	2,536,110	189,474	3,477,002	143,661	4.16 %	0	63,591	(1,246)-1%	206,006	206,006	0	2054
196,598	2055	89	315,738	0	710,096	(48,068)	2,466,318	196,598	3,492,152	148,530	4.27 %	0	65,245	(1,588)-2%	212,187	212,187	0	2055
202,157	2056	90	327,578	0	787,087	(48,587)	2,387,476	202,157	3,502,142	153,570	4.40 %	0	66,941	(1,959)-2%	218,552	218,552	0	2056
207,607	2057	91	339,863	0	867,381	(48,810)	2,299,244	207,607	3,506,488	158,796	4.54 %	0	68,682	(2,369)-2%	225,109	225,109	0	2057
212,893	2058	92	352,608	0	950,727	(48,650)	2,201,312	212,893	3,504,646	164,243	4.68 %	0	70,467	(2,848)-3%	231,862	231,862	0	2058
217,952	2059	93	365,830	0	1,036,841	(48,085)	2,093,426	217,952	3,496,098	169,866	4.85 %	0	72,300	(3,348)-3%	238,818	238,818	0	2059
220,361	2060	94	379,549	0	1,122,995	(44,680)	1,977,737	220,361	3,480,281	175,680	5.03 %	0	74,179	(3,877)-3%	245,982	245,982	0	2060
222,218	2061	95	393,782	0	1,208,463	(40,549)	1,854,406	222,218	3,456,652	181,669	5.22 %	0	76,108	(4,415)-3%	253,362	253,362	0	2061
				(84,000)		167,261		3,497,365		3,580,626		1,115,142	1,576,643	(247,175)	6,025,236	6,032,097	(6,860)	

Step 49: Approx Income Tax: Note the amounts in the Approx Income Tax column and the difference between the two scenarios.



Doe, John

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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Structured Income Planning

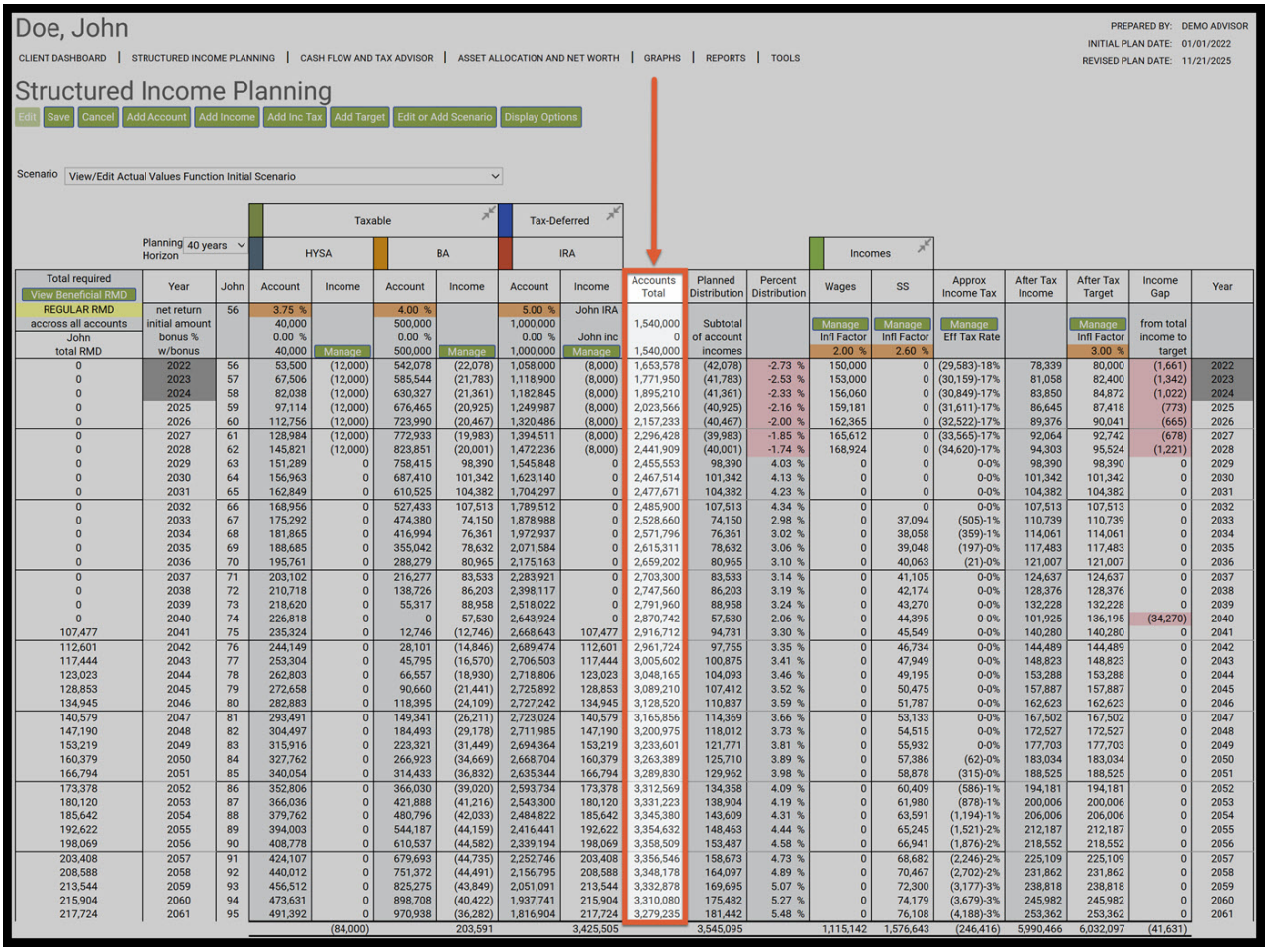
Edit | Save | Cancel | Add Account | Add Income | Add Inc Tax | Add Target | Edit or Add Scenario | Display Options

Scenario: View/Edit Actual Values Function Initial Scenario

Planning Horizon: 40 years

			Taxable				Tax-Deferred												
			HYSA		BA		IRA					Incomes							
Total required View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	56	3.75 %		4.00 %		5.00 %	John IRA										
accross all accounts	initial amount		40,000		500,000		1,000,000		1,540,000	Subtotal		Manage	Manage	Manage		Manage		
John	bonus %		0.00 %		0.00 %		0.00 %	John inc	0	of account		Infl Factor	Infl Factor	Eff Tax Rate		Infl Factor	from total	
total RMD	w/bonus		40,000	Manage	500,000	Manage	1,000,000	Manage	1,540,000	incomes		2.00 %	2.60 %			3.00 %	income to target	
0	2022	56	53,500	(12,000)	542,078	(22,078)	1,058,000	(8,000)	1,653,578	(42,078)	-2.73 %	150,000	0	(29,583)-18%	78,339	80,000	(1,661)	2022
0	2023	57	67,506	(12,000)	585,544	(21,783)	1,118,900	(8,000)	1,771,950	(41,783)	-2.53 %	153,000	0	(30,159)-17%	81,058	82,400	(1,342)	2023
0	2024	58	82,038	(12,000)	630,327	(21,361)	1,182,845	(8,000)	1,895,210	(41,361)	-2.33 %	156,060	0	(30,849)-17%	83,850	84,872	(1,022)	2024
0	2025	59	97,114	(12,000)	676,465	(20,925)	1,249,987	(8,000)	2,023,566	(40,925)	-2.16 %	159,181	0	(31,611)-17%	86,645	87,418	(773)	2025
0	2026	60	112,756	(12,000)	723,990	(20,467)	1,320,486	(8,000)	2,157,233	(40,467)	-2.00 %	162,365	0	(32,522)-17%	89,376	90,041	(665)	2026
0	2027	61	128,984	(12,000)	772,933	(19,983)	1,394,511	(8,000)	2,296,428	(39,983)	-1.85 %	165,612	0	(33,565)-17%	92,064	92,742	(678)	2027
0	2028	62	145,821	(12,000)	823,851	(20,001)	1,472,236	(8,000)	2,441,909	(40,001)	-1.74 %	168,924	0	(34,620)-17%	94,303	95,524	(1,221)	2028
0	2029	63	151,289	0	758,415	98,390	1,545,848	0	2,455,553	98,390	4.03 %	0	0	0-0%	98,390	98,390	0	2029
0	2030	64	156,963	0	687,410	101,342	1,623,140	0	2,467,514	101,342	4.13 %	0	0	0-0%	101,342	101,342	0	2030
0	2031	65	162,849	0	610,525	104,382	1,704,297	0	2,477,671	104,382	4.23 %	0	0	0-0%	104,382	104,382	0	2031
0	2032	66	168,956	0	527,433	107,513	1,789,512	0	2,485,900	107,513	4.34 %	0	0	0-0%	107,513	107,513	0	2032
0	2033	67	175,292	0	474,380	74,150	1,878,988	0	2,528,660	74,150	2.98 %	0	37,094	(505)-1%	110,739	110,739	0	2033
0	2034	68	181,865	0	416,994	76,361	1,972,937	0	2,571,796	76,361	3.02 %	0	38,058	(359)-1%	114,061	114,061	0	2034
0	2035	69	188,685	0	355,042	78,632	2,071,584	0	2,615,311	78,632	3.06 %	0	39,048	(197)-0%	117,483	117,483	0	2035
0	2036	70	195,761	0	288,279	80,965	2,175,163	0	2,659,202	80,965	3.10 %	0	40,063	(21)-0%	121,007	121,007	0	2036
0	2037	71	203,102	0	216,277	83,533	2,283,921	0	2,703,300	83,533	3.14 %	0	41,105	0-0%	124,637	124,637	0	2037
0	2038	72	210,718	0	138,726	86,203	2,398,117	0	2,747,560	86,203	3.19 %	0	42,174	0-0%	128,376	128,376	0	2038
0	2039	73	218,620	0	55,317	88,958	2,518,022	0	2,791,960	88,958	3.24 %	0	43,270	0-0%	132,228	132,228	0	2039
0	2040	74	226,818	0	0	57,530	2,643,924	0	2,870,742	57,530	2.06 %	0	44,395	0-0%	101,925	136,195	(34,270)	2040
107,477	2041	75	235,324	0	12,746	(12,746)	2,668,643	107,477	2,916,712	94,731	3.30 %	0	45,549	0-0%	140,280	140,280	0	2041
112,601	2042	76	244,149	0	28,101	(14,846)	2,689,474	112,601	2,961,724	97,755	3.35 %	0	46,734	0-0%	144,489	144,489	0	2042
117,444	2043	77	253,304	0	45,795	(16,570)	2,706,503	117,444	3,005,602	100,875	3.41 %	0	47,949	0-0%	148,823	148,823	0	2043
123,023	2044	78	262,803	0	66,557	(18,930)	2,718,806	123,023	3,048,165	104,093	3.46 %	0	49,195	0-0%	153,288	153,288	0	2044
128,853	2045	79	272,658	0	90,660	(21,441)	2,725,892	128,853	3,089,210	107,412	3.52 %	0	50,475	0-0%	157,887	157,887	0	2045
134,945	2046	80	282,883	0	118,395	(24,109)	2,727,242	134,945	3,128,520	110,837	3.59 %	0	51,787	0-0%	162,623	162,623	0	2046
140,579	2047	81	293,491	0	149,341	(26,211)	2,723,024	140,579	3,165,856	114,369	3.66 %	0	53,133	0-0%	167,502	167,502	0	2047
147,190	2048	82	304,497	0	184,493	(29,178)	2,711,985	147,190	3,200,975	118,012	3.73 %	0	54,515	0-0%	172,527	172,527	0	2048
153,219	2049	83	315,916	0	223,321	(31,449)	2,694,364	153,219	3,233,601	121,771	3.81 %	0	55,932	0-0%	177,703	177,703	0	2049
160,379	2050	84	327,762	0	266,923	(34,669)	2,668,704	160,379	3,263,389	125,710	3.89 %	0	57,386	(62)-0%	183,034	183,034	0	2050
166,794	2051	85	340,054	0	314,433	(36,832)	2,635,344	166,794	3,289,830	129,962	3.98 %	0	58,878	(315)-0%	188,525	188,525	0	2051
173,378	2052	86	352,806	0	366,030	(39,020)	2,593,734	173,378	3,312,569	134,358	4.09 %	0	60,409	(586)-1%	194,181	194,181	0	2052
180,120	2053	87	366,036	0	421,888	(41,216)	2,543,300	180,120	3,331,223	138,904	4.19 %	0	61,980	(878)-1%	200,006	200,006	0	2053
185,642	2054	88	379,762	0	480,796	(42,033)	2,484,822	185,642	3,345,380	143,609	4.31 %	0	63,591	(1,194)-1%	206,006	206,006	0	2054
192,622	2055	89	394,003	0	544,187	(44,159)	2,416,441	192,622	3,354,632	148,463	4.44 %	0	65,245	(1,521)-2%	212,187	212,187	0	2055
198,069	2056	90	408,778	0	610,537	(44,582)	2,339,194	198,069	3,358,509	153,487	4.58 %	0	66,941	(1,876)-2%	218,552	218,552	0	2056
203,408	2057	91	424,107	0	679,693	(44,735)	2,252,746	203,408	3,356,546	158,673	4.73 %	0	68,682	(2,246)-2%	225,109	225,109	0	2057
208,588	2058	92	440,012	0	751,372	(44,491)	2,156,795	208,588	3,348,178	164,097	4.89 %	0	70,467	(2,702)-2%	231,862	231,862	0	2058
213,544	2059	93	456,512	0	825,275	(43,849)	2,051,091	213,544	3,332,878	169,695	5.07 %	0	72,300	(3,177)-3%	238,818	238,818	0	2059
215,904	2060	94	473,631	0	898,708	(40,422)	1,937,741	215,904	3,310,080	175,482	5.27 %	0	74,179	(3,679)-3%	245,982	245,982	0	2060
217,724	2061	95	491,392	0	970,938	(36,282)	1,816,904	217,724	3,279,235	181,442	5.48 %	0	76,108	(4,188)-3%	253,362	253,362	0	2061
				(84,000)		203,591		3,425,505		3,545,095		1,115,142	1,576,643	(246,416)	5,990,466	6,032,097	(41,631)	

Step 50: Accounts Total: Note the amounts in the Accounts Total column and the difference between the two scenarios.



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.