

View/Edit Actual Values Function in SIPS Advanced

04/16/2026 9:13 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](#).

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

Doe, John PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
 INITIAL PLAN DATE: 11/17/2025
 REVISED PLAN DATE: 11/18/2025

Structured Income Planning

Scenario: View/Edit Actual Values Function Initial Scenario

Planning Horizon: 40 years

| Year | John | Taxable | | | | Tax-Deferred | | | | Incomes | | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year | |
|------|------|---------|----------|-----------|-----------|--------------|-----------|-----------|-----------|---------|---|-------------------|------------------|------------------|------------|-----------|------|
| | | HISA | BA | IRA | | Wages | SS | | | | | | | | | | |
| 2025 | 60 | 53,500 | (12,000) | 542,078 | (22,078) | 1,058,000 | (8,000) | 1,653,578 | (42,078) | 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) | 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) | 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) | 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) | 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) | 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) | 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 | 1,100,872 | 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.

Doe, John PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
 INITIAL PLAN DATE: 11/17/2025
 REVISED PLAN DATE: 11/18/2025

Client Information

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

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

Client Name: Doe, John Active

Description:

Selection tags:

Client one: Last: Doe, First: John, Client two: Last: , First:

Initial plan date: 11/17/2025
 Revision date: 11/18/2025

Date of birth: 01/01/1966, Initial plan age: 59, Short name: John

Current age: 59, Retirement age: 67, Gender: Male

Date of birth: , Initial plan age: 0, Short name: Client2

Current age: 0, Retirement age: 0, Gender: Female

Address:
 City, State, Zip:
 Email:
 Phone:
 Cell Phone:

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.

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

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

Case Title: **Doe, John** Selection tags: **Demo Advisor** Active

Description:

Client one: Last: **Doe** First: **John** Initial plan date: **11/17/2025**

Date of birth: **01/01/1966** Initial plan age: **59** Revision date: **11/18/2025**

Current age: **59** Retirement age: **67** Gender: **Male**

Client two: Last: First: Initial plan date:

Date of birth: Initial plan age: Revision date:

Current age: Retirement age: Gender: **Female**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

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

Doe, John PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
 INITIAL PLAN DATE: 11/17/2025
 REVISED PLAN DATE: 11/18/2025

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

Case Title: **Doe, John** Selection tags: **Demo Advisor** Active

Description:

Client one: Last: **Doe** First: **John** Initial plan date: **01/01/2022**

Date of birth: **01/01/1966** Initial plan age: **59** Revision date: **11/18/2025**

Current age: **59** Retirement age: **67** Gender: **Male**

Client two: Last: First: Initial plan date:

Date of birth: Initial plan age: Revision date:

Current age: Retirement age: Gender: **Female**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

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

Doe, John PREPARED BY: DEMO ADVISOR
 CLIENT DASHBOARD | **STRUCTURED INCOME PLANNING** | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS
 INITIAL PLAN DATE: 01/01/2022
 REVISED PLAN DATE: 11/18/2025

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

Case Title: **Doe, John** Selection tags: **Demo Advisor** Active

Description:

Client one: Last: **Doe** First: **John** Initial plan date: **01/01/2022**

Date of birth: **01/01/1966** Initial plan age: **56** Revision date: **11/18/2025**

Current age: **59** Retirement age: **67** Gender: **Male**

Client two: Last: First: Initial plan date:

Date of birth: Initial plan age: Revision date:

Current age: Retirement age: Gender: **Female**

Short name: **Client2**

Address:

City, State, Zip:

Email:

Phone:

Cell Phone:

Cell Phone:

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

Doe, John

PREPARED BY: DEMO ADVISOR

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

INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: View/Edit Actual Values Function Initial Scenario

| Year | John | Taxable | | | | | | Tax-Deferred | | Incomes | | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year | |
|----------------|------|---------|----------|----------|----------|-----------|----------|----------------|----------------------|----------------------|---------|-------------------|------------------|------------------|------------|-----------|----------|
| | | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Percent Distribution | Wages | | | | | | SS |
| net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | | | | | | | | | | |
| initial amount | | 40,000 | | 500,000 | | 1,000,000 | John inc | | | | | | | | | | |
| bo % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | |
| w/bonus | | 40,000 | | 500,000 | | 1,000,000 | | | | | | | | | | | |
| 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) | 92,604 | 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 | 2,529,660 | 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) | 2,711,965 | 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 8: Edit: Click on the green Edit button underneath the Structured Income Planning heading.

Doe, John

PREPARED BY: DEMO ADVISOR

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

INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/18/2025

Structured Income Planning

[Edit](#) Dynamic Mode

Scenario:

| Year | John | Taxable | | Tax-Deferred | | Incomes | | Accounts Total | Planned Distribution | Percent Distribution | Wages | SS | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year |
|------|------|----------|----------|--------------|----------|-----------|-----------------------------|----------------|----------------------|----------------------|-----------|-----------|-------------------|------------------|------------------|------------|------|
| | | HISA | BA | IRA | | | | | | | | | | | | | |
| 2022 | 56 | 3.75 % | 4.00 % | 5.00 % | John IRA | 1,540,000 | Subtotal of account incomes | 1,540,000 | 0 | -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) | 92,664 | 92,742 | (78) | 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 | 2,529,660 | 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) | 2,711,965 | 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.

Doe, John

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

| Year | John | Taxable | | | | | | Te-Deferred | | Incomes | | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year | | | |
|------|------|---------|----------|----------|----------|-----------|-----------|----------------|----------------------|----------------------|---------|-------------------|------------------|------------------|------------|-----------|-----------|----------|--|
| | | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Percent Distribution | Wages | | | | | | SS | | |
| 2022 | 56 | 3.75 % | 4.00 % | 5.00 % | 0.00 % | 0.00 % | 1,540,000 | 0 | 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 | 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 | 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 | 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 | 107,513 | 107,513 | 0 | 2032 | | | |
| 2033 | 67 | 175,292 | 0 | 474,380 | 74,150 | 1,878,988 | 0 | 2,520,660 | 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 | 2,791,660 | 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 | 164,493 | (29,178) | 2,711,965 | 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 | | | | | 1,115,142 | 1,576,643 | (246,416) | 5,990,466 | 6,032,097 | (41,631) | |

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

Manage Scenario

Scenario:

[Delete Current Scenario](#)

[Create New Scenario As ...](#)

Accounts: HYSA BA IRA

Incomes: Wages SS

Target: After Tax Target

Tax: Approx Income Tax

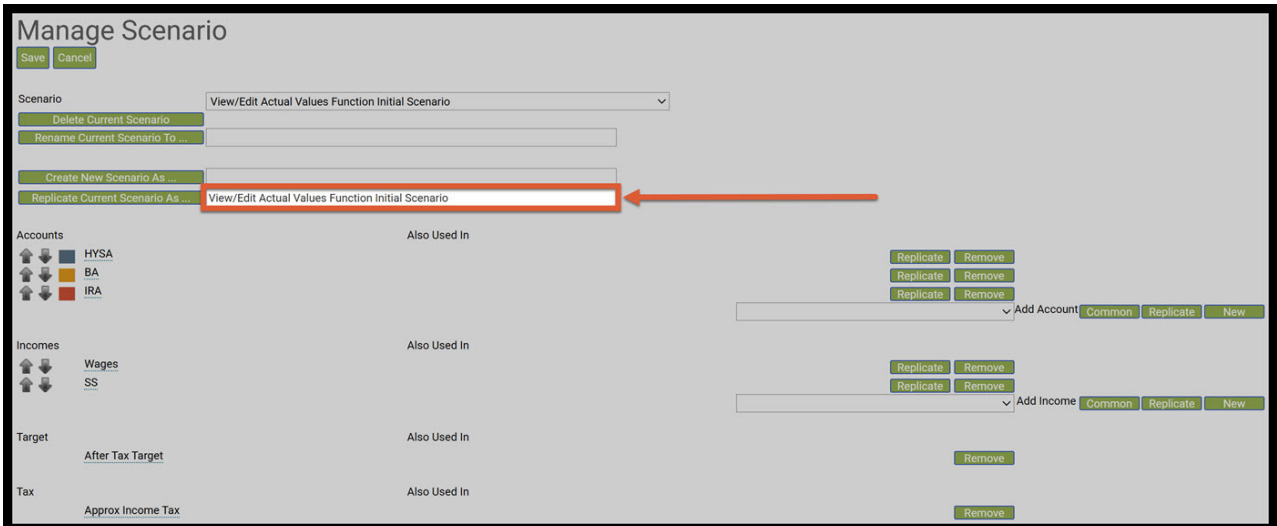
Also Used In: Replicate Remove

Add Account: [Common](#) [Replicate](#) [New](#)

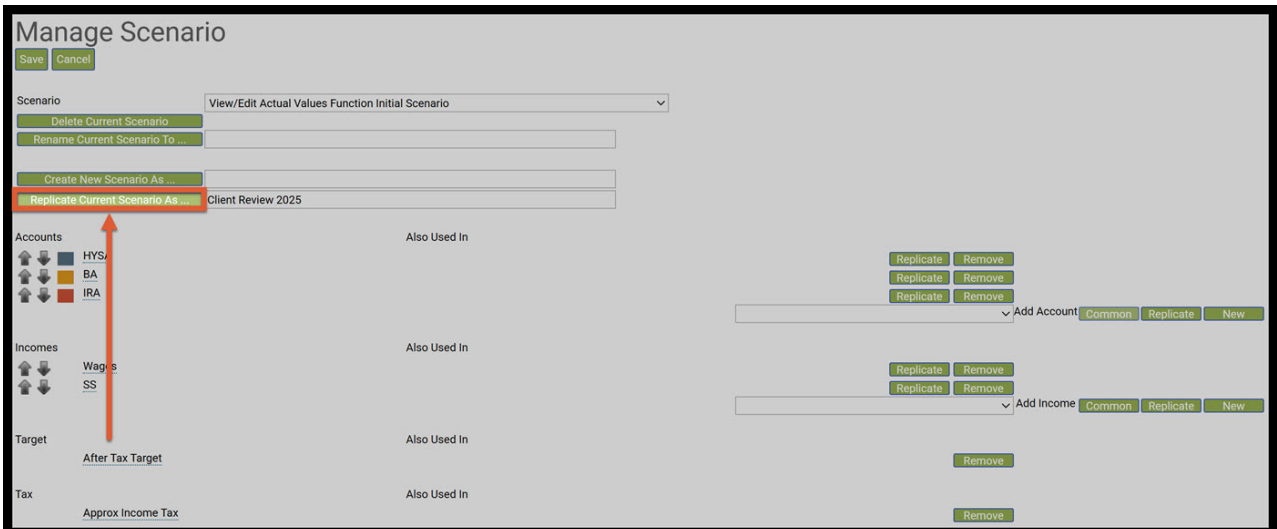
Add Income: [Common](#) [Replicate](#) [New](#)

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

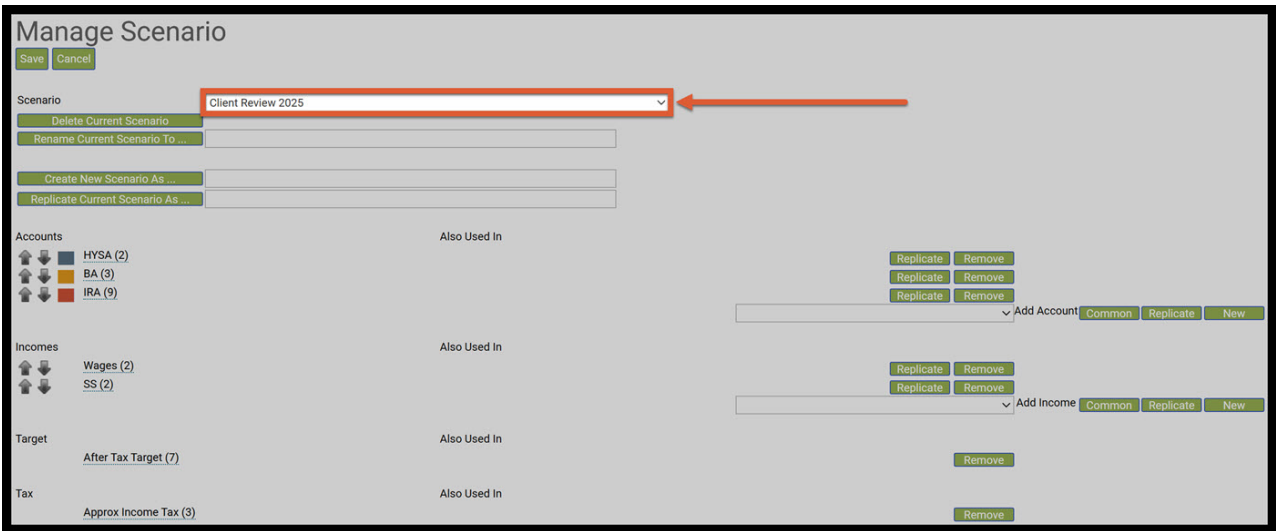
the current scenario name and rename the current scenario. (Client Review 2025)



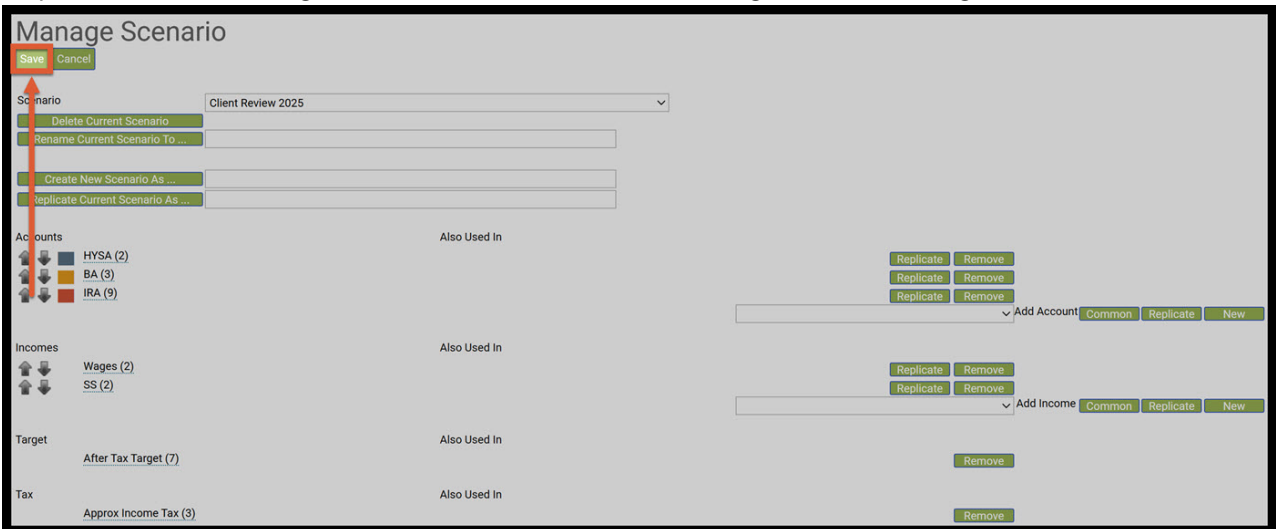
Step 12: Replicate Current Scenario As: Click on the green Replicate Current Scenario As button.



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.

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 | | 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 | | | | |
|------------------|------|----------|----------|---------|----------|-----------|----------|----------------|-----------------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|------|-----------|--|----------|--|
| Year | John | Account | Income | Account | Income | Account | Income | | | | | | | | | | | | | | |
| net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | 1,540,000 | | | | | | | | | | | | | |
| initial amount | | 40,000 | | 500,000 | | 1,000,000 | John inc | 0 | Subtotal of account incomes | | Manage | Manage | Manage | | | | | | | | |
| bonus % w/bonus | | 0.00 % | | 0.00 % | | 0.00 % | | 1,540,000 | | | 2.00 % | 2.60 % | | | | | | | | | |
| | | 40,000 | Manage | 500,000 | Manage | 1,000,000 | Manage | | | | | | | | | | | | | | |
| 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) | 2,711,965 | 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.

Column Display Options: [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Plan Years](#)

Account and Income Grouping

| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|-----------|----------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| HYSA (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| BA (3) | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| IRA (9) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Wages (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| SS (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

| Accounts | | Color |
|----------|--------------|---|
| Group 1 | Taxable | <input type="text" value="Green"/> Set |
| Group 2 | Tax-Deferred | <input type="text" value="Blue"/> Set |
| Group 3 | | <input type="text" value="Green"/> Set |
| Group 4 | | <input type="text" value="Purple"/> Set |
| Group 5 | | <input type="text" value="Blue"/> Set |
| Incomes | | Color |
| Group 1 | Incomes | <input type="text" value="Green"/> Set |
| Group 2 | | <input type="text" value="Yellow"/> Set |
| Group 3 | | <input type="text" value="Green"/> Set |
| Group 4 | | <input type="text" value="Purple"/> Set |
| Group 5 | | <input type="text" value="Blue"/> Set |

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

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:

Planning Horizon: 40 years

| 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 |
|-----------------|------|----------|----------|---------|----------|-----------|-----------|----------------|-----------------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|------|
| | | Account | Income | Account | Income | Account | Income | | | | | | Manage Eff Tax Rate | | | | |
| net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | | John IRA | 1,540,000 | | | | | | | | |
| initial amount | | 40,000 | | 500,000 | | 1,000,000 | | John inc | 0 | | | | | | | | |
| bonus % w/bonus | | 0.00 % | | 0.00 % | | 0.00 % | | 1,540,000 | Subtotal of account incomes | | | | | | | | |
| | | Manage | | Manage | | Manage | | | | | | | Manage Eff Tax Rate | | | | |
| | | | | | | | | | | | | | 2.00 % | | | | |
| | | | | | | | | | | | | | 2.60 % | | | | |
| 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) | 1,320,466 | (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% | 94,903 | 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 | 3,263,889 | 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 | 3,359,509 | 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.

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 | | 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 |
|------------------|------|----------|----------|---------|----------|-----------|-----------|----------------|----------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|------|
| Year | John | Account | Income | Account | Income | Account | Income | | | | | | | | | | |
| net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | | John IRA | 1,540,000 | | | | | | | | |
| initial amount | | 40,000 | | 500,000 | | 1,000,000 | | John inc | 0 | | | | | | | | |
| bonus % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | |
| w/bonus | | 40,000 | | 500,000 | | 1,000,000 | | | 1,540,000 | | | | | | | | |
| 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 | 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)-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% | 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)-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.

Column Display Options: [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [Hide Tax Rates](#) [View Plan Years](#)

Account and Income Grouping

| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|-----------|----------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| HYSA (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| BA (3) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| IRA (9) | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Wages (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| SS (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

Group Setup

| Accounts | | Color |
|----------|--------------|--|
| Group 1 | Taxable | Set |
| Group 2 | Tax-Deferred | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

| Incomes | | Color |
|---------|---------|--|
| Group 1 | Incomes | Set |
| Group 2 | | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

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.

Scenario:

Planning Horizon: 40 years

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

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

| Total required | 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 | 1,540,000 | Subtotal | | Manage | Manage | Manage | | | | |
| across all accounts | initial amount | | 40,000 | | 500,000 | | 1,000,000 | John inc | 0 | of account | | Infl Factor | Infl Factor | Infl Factor | | | | |
| John | bonus % | | 0.00 % | | 0.00 % | | 0.00 % | John inc | 1,540,000 | incomes | | 2.00 % | 2.60 % | 3.00 % | | | from total | |
| total RMD | w/bonus | | 40,000 | Manage | 500,000 | Manage | 1,000,000 | Manage | 1,540,000 | | | | | | | | 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 | 67,500 | (12,000) | 585,544 | (21,783) | 1,118,900 | (8,000) | 1,771,950 | (41,783) | -2.33 % | 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 % | 156,000 | 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 | (31,511)-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 | 163,279 | 0 | 878,415 | 0 | 1,554,848 | 0 | 2,600,000 | 0 | 0.00 % | 0 | 0 | 0 | 98,390 | 98,390 | 0 | 2029 |
| 0 | 2030 | 64 | 181,356 | 0 | 939,410 | 0 | 1,668,140 | 0 | 2,772,514 | 0 | 0.00 % | 0 | 0 | 0 | 101,342 | 101,342 | 0 | 2030 |
| 0 | 2031 | 65 | 200,061 | 0 | 1,005,255 | 0 | 1,794,297 | 0 | 2,958,297 | 0 | 0.00 % | 0 | 0 | 0 | 104,382 | 104,382 | 0 | 2031 |
| 0 | 2032 | 66 | 219,496 | 0 | 1,076,751 | 0 | 1,935,048 | 0 | 3,158,800 | 0 | 0.00 % | 0 | 0 | 0 | 107,513 | 107,513 | 0 | 2032 |
| 0 | 2033 | 67 | 239,661 | 0 | 1,153,410 | 0 | 2,086,458 | 0 | 3,382,260 | 0 | 0.00 % | 0 | 37,094 | (505)-1% | 110,739 | 110,739 | 0 | 2033 |
| 0 | 2034 | 68 | 260,566 | 0 | 1,236,276 | 0 | 2,248,734 | 0 | 3,675,010 | 0 | 0.00 % | 0 | 38,058 | (359)-1% | 114,061 | 114,061 | 0 | 2034 |
| 0 | 2035 | 69 | 282,311 | 0 | 1,323,587 | 0 | 2,422,321 | 0 | 3,937,631 | 0 | 0.00 % | 0 | 39,048 | (197)-0% | 117,483 | 117,483 | 0 | 2035 |
| 0 | 2036 | 70 | 304,906 | 0 | 1,415,493 | 0 | 2,617,814 | 0 | 4,269,424 | 0 | 0.00 % | 0 | 40,063 | (21)-0% | 121,007 | 121,007 | 0 | 2036 |
| 0 | 2037 | 71 | 328,351 | 0 | 1,512,844 | 0 | 2,827,658 | 0 | 4,682,112 | 0 | 0.00 % | 0 | 41,105 | 0.00 % | 124,637 | 124,637 | 0 | 2037 |
| 0 | 2038 | 72 | 352,656 | 0 | 1,615,550 | 0 | 3,053,208 | 0 | 5,185,320 | 0 | 0.00 % | 0 | 42,174 | 0.00 % | 128,376 | 128,376 | 0 | 2038 |
| 0 | 2039 | 73 | 377,821 | 0 | 1,723,701 | 0 | 3,294,909 | 0 | 5,779,229 | 0 | 0.00 % | 0 | 43,270 | 0.00 % | 132,228 | 132,228 | 0 | 2039 |
| 0 | 2040 | 74 | 403,856 | 0 | 1,837,506 | 0 | 3,552,415 | 0 | 6,461,644 | 0 | 0.00 % | 0 | 44,395 | 0.00 % | 136,195 | 136,195 | (34,270) | 2040 |
| 107,477 | 2041 | 75 | 430,771 | 0 | 1,956,777 | 0 | 3,827,192 | 107,477 | 7,191,712 | 94,731 | 3.30 % | 0 | 45,549 | 0.00 % | 140,280 | 140,280 | 0 | 2041 |
| 112,601 | 2042 | 76 | 458,576 | 0 | 2,081,353 | 0 | 4,118,545 | 112,601 | 7,910,257 | 97,755 | 3.35 % | 0 | 46,734 | 0.00 % | 144,489 | 144,489 | 0 | 2042 |
| 117,444 | 2043 | 77 | 487,281 | 0 | 2,212,634 | 0 | 4,436,179 | 117,444 | 8,727,328 | 100,875 | 3.41 % | 0 | 47,949 | 0.00 % | 148,823 | 148,823 | 0 | 2043 |
| 123,023 | 2044 | 78 | 516,896 | 0 | 2,350,530 | 0 | 4,772,709 | 123,023 | 9,650,037 | 104,093 | 3.46 % | 0 | 49,195 | 0.00 % | 153,288 | 153,288 | 0 | 2044 |
| 128,853 | 2045 | 79 | 547,421 | 0 | 2,495,951 | 0 | 5,130,660 | 128,853 | 10,691,517 | 107,412 | 3.52 % | 0 | 50,475 | 0.00 % | 157,887 | 157,887 | 0 | 2045 |
| 134,945 | 2046 | 80 | 578,856 | 0 | 2,648,807 | 0 | 5,525,467 | 134,945 | 11,863,984 | 110,837 | 3.59 % | 0 | 51,787 | 0.00 % | 162,623 | 162,623 | 0 | 2046 |
| 140,579 | 2047 | 81 | 611,201 | 0 | 2,810,008 | 0 | 5,947,475 | 140,579 | 13,184,459 | 114,369 | 3.66 % | 0 | 53,133 | 0.00 % | 167,502 | 167,502 | 0 | 2047 |
| 147,190 | 2048 | 82 | 645,556 | 0 | 2,987,564 | 0 | 6,407,040 | 147,190 | 14,661,500 | 118,012 | 3.73 % | 0 | 54,515 | 0.00 % | 172,527 | 172,527 | 0 | 2048 |
| 153,219 | 2049 | 83 | 681,921 | 0 | 3,172,485 | 0 | 6,909,525 | 153,219 | 16,291,025 | 121,771 | 3.81 % | 0 | 55,932 | 0.00 % | 177,703 | 177,703 | 0 | 2049 |
| 160,379 | 2050 | 84 | 720,306 | 0 | 3,374,791 | 0 | 7,447,216 | 160,379 | 18,088,242 | 125,710 | 3.89 % | 0 | 57,386 | (62)-0% | 183,034 | 183,034 | 0 | 2050 |
| 166,794 | 2051 | 85 | 760,721 | 0 | 3,593,012 | 0 | 8,022,228 | 166,794 | 20,041,260 | 129,962 | 3.99 % | 0 | 58,878 | (315)-0% | 188,525 | 188,525 | 0 | 2051 |
| 173,378 | 2052 | 86 | 803,176 | 0 | 3,828,148 | 0 | 8,644,376 | 173,378 | 22,169,636 | 134,358 | 4.09 % | 0 | 60,409 | (585)-1% | 194,181 | 194,181 | 0 | 2052 |
| 180,120 | 2053 | 87 | 847,681 | 0 | 4,080,289 | 0 | 9,314,665 | 180,120 | 24,484,301 | 138,904 | 4.19 % | 0 | 61,980 | (878)-1% | 200,006 | 200,006 | 0 | 2053 |
| 185,642 | 2054 | 88 | 894,246 | 0 | 4,348,535 | 0 | 10,033,200 | 185,642 | 27,017,501 | 143,609 | 4.31 % | 0 | 63,591 | (1,194)-1% | 206,006 | 206,006 | 0 | 2054 |
| 192,622 | 2055 | 89 | 942,871 | 0 | 4,629,806 | 0 | 10,777,006 | 192,622 | 29,794,507 | 148,463 | 4.44 % | 0 | 65,245 | (1,521)-2% | 212,187 | 212,187 | 0 | 2055 |
| 198,069 | 2056 | 90 | 993,566 | 0 | 4,925,271 | 0 | 11,537,277 | 198,069 | 32,831,784 | 153,487 | 4.58 % | 0 | 66,941 | (1,876)-2% | 218,552 | 218,552 | 0 | 2056 |
| 203,408 | 2057 | 91 | 1,046,341 | 0 | 5,236,012 | 0 | 12,313,289 | 203,408 | 36,145,073 | 158,673 | 4.73 % | 0 | 68,682 | (2,246)-2% | 225,109 | 225,109 | 0 | 2057 |
| 208,588 | 2058 | 92 | 1,101,396 | 0 | 5,550,407 | 0 | 13,114,696 | 208,588 | 39,759,769 | 164,097 | 4.89 % | 0 | 70,467 | (2,702)-2% | 231,862 | 231,862 | 0 | 2058 |
| 213,544 | 2059 | 93 | 1,158,721 | 0 | 5,879,648 | 0 | 13,942,344 | 213,544 | 43,602,113 | 169,695 | 5.07 % | 0 | 72,300 | (3,177)-3% | 238,818 | 238,818 | 0 | 2059 |
| 218,904 | 2060 | 94 | 1,218,526 | 0 | 6,223,833 | 0 | 14,806,177 | 218,904 | 47,808,290 | 175,482 | 5.27 % | 0 | 74,179 | (3,679)-3% | 245,982 | 245,982 | 0 | 2060 |
| 217,724 | 2061 | 95 | 1,280,801 | 0 | 6,596,634 | 0 | 15,716,811 | 217,724 | 52,495,101 | 181,442 | 5.48 % | 0 | 76,108 | (4,189)-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.

Structured Income Planning

Scenario: Client Review 2025

| Planning Horizon | | HYSA (2) | | BA (3) | | IRA (9) | | Totals | Planned Distribution | Percent Distribution | Wages (2) | SS (2) | Approx Income Tax (3) | After Tax Income | After Tax Target (7) | Income Gap | Year | |
|----------------------------|------|----------|---------|-----------|----------|----------|-----------|-----------|----------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|----------|------|
| Year | John | Account | Income | Account | Income | Account | Income | | | | | | | | | | | |
| Total required | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| View Beneficial RMD | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| REGULAR RMD | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| across all accounts | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| John | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| total RMD | | 500,000 | | 1,000,000 | | 500,000 | | 1,540,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 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 % | 162,265 | 0 | (32,522)-17% | 89,376 | 90,041 | (665) | 2026 |
| 0 | 2027 | 61 | 128,964 | (12,000) | 772,933 | (19,983) | 1,394,511 | (8,000) | 2,296,428 | (39,983) | -1.85 % | 165,512 | 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 | (605)-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 | 39,046 | (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% | 157,867 | 157,867 | 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 | (3,179)-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 | (4,189)-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 22: Return with Grouping: Click on the green Return with Grouping button.

Column Display Options:

Account and Income Grouping

| | Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|-----------|----------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| HYSAs (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| BAs (3) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| IRAs (9) | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Wages (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| SS (2) | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

Group Setup

| Accounts | Title | Color |
|----------|--------------|--|
| Group 1 | Taxable | Set |
| Group 2 | Tax-Deferred | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

| Incomes | Title | Color |
|---------|---------|--|
| Group 1 | Incomes | Set |
| Group 2 | | Set |
| Group 3 | | Set |
| Group 4 | | Set |
| Group 5 | | Set |

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.

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

Scenario: Client Review 2025

Planning Horizon: 40 years

Assets: Taxable, Tax-Deferred, HYSA (2), BA (3), IRA (9)

Incomes: Wages (2), SS (2)

| Total required | 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 |
|---------------------|---------------------|------|---------|-----------|-----------|-----------|-----------|-----------|----------------|-----------------------------|----------------------|-----------|------------|-----------------------|------------------|----------------------|------------|------|
| View Beneficial RMD | net return | 56 | 3.75 % | 4.00 % | 5.00 % | John IRA | 1,540,000 | 0 | 1,540,000 | Subtotal of account incomes | -2.73 % | 150,000 | 0 | (29,583)-18% | 78,339 | 80,000 | (1,661) | 2022 |
| REGULAR RMD | across all accounts | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | 0 | 0 | 1,540,000 | -2.53 % | 153,000 | 0 | (30,159)-17% | 81,058 | 82,400 | (1,342) | 2023 |
| John | initial amount | 57 | 0.00 % | 0.00 % | 0.00 % | John inc | 1,540,000 | 0 | 1,540,000 | 1,540,000 | -2.33 % | 156,060 | 0 | (30,849)-17% | 83,850 | 84,872 | (1,022) | 2024 |
| total RMD | bonus % w/bonus | 59 | 40,000 | 500,000 | 1,000,000 | John inc | 1,540,000 | 0 | 1,540,000 | 1,540,000 | -2.16 % | 159,181 | 0 | (31,611)-17% | 86,645 | 87,418 | (773) | 2025 |
| 0 | 2022 | 56 | 53,500 | 542,078 | 1,058,000 | 8,000 | 1,653,578 | (42,078) | 1,540,000 | 1,540,000 | -2.00 % | 162,365 | 0 | (32,522)-17% | 89,376 | 90,041 | (665) | 2026 |
| 0 | 2023 | 57 | 67,506 | 585,544 | 1,118,900 | 8,000 | 1,771,950 | (41,783) | 1,540,000 | 1,540,000 | -1.85 % | 165,612 | 0 | (33,565)-17% | 92,064 | 92,742 | (678) | 2027 |
| 0 | 2024 | 58 | 82,038 | 630,327 | 1,182,845 | 8,000 | 1,895,210 | (41,361) | 1,540,000 | 1,540,000 | -1.74 % | 168,924 | 0 | (34,620)-17% | 94,303 | 95,524 | (1,221) | 2028 |
| 0 | 2025 | 59 | 97,114 | 676,465 | 1,249,987 | 8,000 | 2,023,566 | (40,925) | 1,540,000 | 1,540,000 | 4.03 % | 0 | 0 | 0-0% | 98,390 | 98,390 | 0 | 2029 |
| 0 | 2026 | 60 | 112,756 | 723,990 | 1,320,486 | 8,000 | 2,157,233 | (40,467) | 1,540,000 | 1,540,000 | 4.13 % | 0 | 0 | 0-0% | 101,342 | 101,342 | 0 | 2030 |
| 0 | 2027 | 61 | 128,984 | 772,933 | 1,394,511 | 8,000 | 2,296,428 | (39,983) | 1,540,000 | 1,540,000 | 4.23 % | 0 | 0 | 0-0% | 104,382 | 104,382 | 0 | 2031 |
| 0 | 2028 | 62 | 145,821 | 823,851 | 1,472,236 | 8,000 | 2,441,909 | (40,001) | 1,540,000 | 1,540,000 | 4.34 % | 0 | 0 | 0-0% | 107,513 | 107,513 | 0 | 2032 |
| 0 | 2029 | 63 | 161,865 | 876,415 | 1,554,848 | 8,000 | 2,594,553 | (39,390) | 1,540,000 | 1,540,000 | 2.98 % | 0 | 37,094 | (505)-1% | 110,739 | 110,739 | 0 | 2033 |
| 0 | 2030 | 64 | 178,685 | 931,042 | 1,643,140 | 8,000 | 2,754,937 | (38,661) | 1,540,000 | 1,540,000 | 3.02 % | 0 | 38,058 | (359)-1% | 114,061 | 114,061 | 0 | 2034 |
| 0 | 2031 | 65 | 196,349 | 998,391 | 1,736,989 | 8,000 | 2,922,678 | (37,925) | 1,540,000 | 1,540,000 | 3.06 % | 0 | 39,048 | (197)-0% | 117,483 | 117,483 | 0 | 2035 |
| 0 | 2032 | 66 | 214,917 | 1,073,308 | 1,835,306 | 8,000 | 3,097,614 | (37,190) | 1,540,000 | 1,540,000 | 3.10 % | 0 | 40,063 | (21)-0% | 121,007 | 121,007 | 0 | 2036 |
| 0 | 2033 | 67 | 234,349 | 1,177,657 | 1,944,955 | 8,000 | 3,279,610 | (36,455) | 1,540,000 | 1,540,000 | 3.14 % | 0 | 41,105 | 0-0% | 124,637 | 124,637 | 0 | 2037 |
| 0 | 2034 | 68 | 254,689 | 1,292,346 | 2,065,344 | 8,000 | 3,468,693 | (35,720) | 1,540,000 | 1,540,000 | 3.19 % | 0 | 42,174 | 0-0% | 128,376 | 128,376 | 0 | 2038 |
| 0 | 2035 | 69 | 275,989 | 1,426,735 | 2,199,083 | 8,000 | 3,663,866 | (35,000) | 1,540,000 | 1,540,000 | 3.24 % | 0 | 43,270 | 0-0% | 132,228 | 132,228 | 0 | 2039 |
| 0 | 2040 | 74 | 226,818 | 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 | 235,234 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 421,888 | (41,216) | 2,543,500 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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.

Doe, John

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

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | | | | | |
|---------------------|----------------|----------|---------|----------|-----------|----------|-----------|-----------------------------|----------------|----------------------|----------------------|-----------|--------|-----------------------|-----------------------|----------------------|-----------------------------|------|----------------------|--|------------|--|
| Planning Horizon | | HYSA (2) | | BA (3) | | IRA (9) | | | | | Wages (2) | | SS (2) | | Approx Income Tax (3) | | After Tax Income | | After Tax Target (7) | | Income Gap | |
| Total required | 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 | 1,540,000 | Subtotal of account incomes | 1,540,000 | | | Manage | Manage | Manage | Manage | Manage | from total income to target | Year | | | | |
| across all accounts | initial amount | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | | 1,540,000 | | | Manage | Manage | Manage | Manage | Manage | | | | | | |
| John | bonus % | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 0 | | 0 | | | 2.00 % | 2.60 % | | | | | | | | | |
| total RMD | w/bonus | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | | 0 | | | 2.00 % | 2.60 % | | | | | | | | | |
| 0 | 2022 | 56 | 53,500 | (17,000) | 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 | (4,000) | 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 | (1,000) | 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 | (1,000) | 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 | (1,000) | 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 | (1,000) | 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 | (1,000) | 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 | (44,911) | 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 | | | | |

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

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: **HYSA (2)**

Initial account balance: **\$40,000**

Hypothetical return: **3.75 %**

Bonus: **0.0 %**

Optional:

- Account description:
- Account company:
- Other:

Tax calculation option: **Tax Growth Only (NQ Interest)**

Add money later - deferred account:

Years deferred: **0**

Asset plan allocation: **none** [Sel](#)

Risk level: **n/a**

Account owner: **John**

Account type: **NQ**

Add an income rider

Based on: John's age Client's age Joint

Select income rider:

Number of months of payout in first year: **12.0**

Enter manual payout:

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

OR

OR

Income Data

| Year | Income | Variable |
|------|---------|----------|
| 1 | savings | 12,000 |
| 2 | savings | 12,000 |
| 3 | savings | 12,000 |
| 4 | savings | 12,000 |
| 5 | savings | 12,000 |
| 6 | savings | 12,000 |
| 7 | savings | 12,000 |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | |
| 18 | | |
| 19 | | |
| 20 | | |
| 21 | | |
| 22 | | |
| 23 | | |
| 24 | | |

[Request Additional Rider](#) [Remove Income Rider](#)

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).

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: HYSA (2)

Initial account balance: \$40,000

Hypothetical return: 3.75 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Growth Only (NQ Interest)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none Sel

Risk level: n/a

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Enter Actual Value Overrides

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

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

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name: HYSA (2)

Initial account balance: \$40,000

Hypothetical return: 3.75 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: Tax Growth Only (NQ Interest)

Add money later - deferred account:

Years deferred: 0

Asset plan allocation: none Sel

Risk level: n/a

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Enter Actual Value Overrides

| Year | Actual Value |
|------|--------------|
| 1 | |
| 2 | |
| 3 | 57,038 |
| 4 | |
| 5 | |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |
| 11 | |
| 12 | |
| 13 | |
| 14 | |
| 15 | |
| 16 | |
| 17 | |
| 18 | |
| 19 | |
| 20 | |
| 21 | |
| 22 | |
| 23 | |
| 24 | |

Step 28: Structured Income Planning Page: You will automatically be taken back to the Structured Income Planning Page. The actual value will have automatically been 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
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS INITIAL PLAN DATE: 01/01/2022
 REVISED PLAN DATE: 11/20/2025

Structured Income Planning

Scenario: Client Review 2025

| | | Taxable | | | | Tax-Deferred | | | | Incomes | | | | | | | | | |
|------|------|----------|----------|----------|-----------|--------------|-----------|----------------|----------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|------|--|--|
| | | HYSA (2) | | BA (3) | | IRA (9) | | | | | | | | | | | | | |
| 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 | | |
| 2022 | 56 | 53,500 | (12,000) | 542,078 | (22,078) | 1,058,000 | (8,000) | 1,540,000 | 1,540,000 | -2.73 % | 150,000 | 0 | (29,583)-18% | 78,339 | 80,000 | (1,661) | 2022 | | |
| 2023 | 57 | 57,500 | (12,000) | 585,544 | (21,783) | 1,118,900 | (8,000) | 1,540,000 | 1,540,000 | -2.53 % | 153,000 | 0 | (30,159)-17% | 84,458 | 82,400 | (1,342) | 2023 | | |
| 2024 | 58 | 57,038 | (12,000) | 676,465 | (20,925) | 1,249,987 | (8,000) | 1,540,000 | 1,540,000 | -2.33 % | 156,060 | 0 | (30,241)-17% | 86,870 | 84,872 | (1,418) | 2024 | | |
| 2025 | 59 | 57,038 | (12,000) | 723,990 | (20,467) | 1,320,486 | (8,000) | 1,540,000 | 1,540,000 | -2.19 % | 159,181 | 0 | (31,366)-17% | 89,609 | 87,418 | (548) | 2025 | | |
| 2026 | 60 | 85,846 | (12,000) | 772,933 | (19,983) | 1,394,511 | (8,000) | 1,540,000 | 1,540,000 | -2.02 % | 162,365 | 0 | (32,289)-17% | 92,306 | 90,041 | (432) | 2026 | | |
| 2027 | 61 | 101,065 | (12,000) | 823,851 | (20,001) | 1,472,236 | (8,000) | 1,540,000 | 1,540,000 | -1.88 % | 165,612 | 0 | (33,323)-17% | 94,554 | 95,524 | (436) | 2027 | | |
| 2028 | 62 | 116,855 | (12,000) | 758,415 | (19,390) | 1,545,840 | 0 | 1,540,000 | 1,540,000 | -1.76 % | 168,924 | 0 | (34,369)-17% | 98,390 | 101,342 | (970) | 2028 | | |
| 2029 | 63 | 121,237 | 0 | 687,410 | 1,623,140 | 2,436,334 | 0 | 2,436,334 | 2,436,334 | 4.08 % | 0 | 0 | 0-0% | 101,342 | 101,342 | 0 | 2029 | | |
| 2030 | 64 | 125,784 | 0 | 610,525 | 1,704,297 | 2,445,323 | 0 | 2,445,323 | 2,445,323 | 4.18 % | 0 | 0 | 0-0% | 104,382 | 104,382 | 0 | 2030 | | |
| 2031 | 65 | 130,501 | 0 | 527,433 | 1,789,512 | 2,452,339 | 107,513 | 2,452,339 | 107,513 | 4.29 % | 0 | 0 | 0-0% | 107,513 | 107,513 | 0 | 2031 | | |
| 2032 | 66 | 135,394 | 0 | 474,614 | 78,916 | 1,878,988 | 0 | 2,494,074 | 73,916 | 3.02 % | 0 | 37,094 | (27)-0% | 110,739 | 110,739 | 0 | 2032 | | |
| 2033 | 67 | 140,472 | 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 | 2033 | | |
| 2034 | 68 | 145,739 | 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 | 2034 | | |
| 2035 | 69 | 151,205 | 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 | 2035 | | |
| 2036 | 70 | 156,875 | 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 | 2036 | | |
| 2037 | 71 | 162,758 | 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 | 2037 | | |
| 2038 | 72 | 168,861 | 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 | 2038 | | |
| 2039 | 73 | 175,193 | 0 | 0 | 58,408 | 2,643,924 | 0 | 2,825,686 | 58,408 | 2.13 % | 0 | 44,395 | 0-0% | 136,195 | 136,195 | (33,392) | 2039 | | |
| 2040 | 74 | 181,763 | 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 | 2040 | | |
| 2041 | 75 | 188,579 | 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 | 2041 | | |
| 2042 | 76 | 195,651 | 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 | 2042 | | |
| 2043 | 77 | 202,988 | 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 | 2043 | | |
| 2044 | 78 | 210,600 | 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 | 2044 | | |
| 2045 | 79 | 218,497 | 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 | 2045 | | |
| 2046 | 80 | 226,691 | 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 | 2046 | | |
| 2047 | 81 | 235,192 | 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 | 2047 | | |
| 2048 | 82 | 244,012 | 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 | 2048 | | |
| 2049 | 83 | 253,162 | 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 | 2049 | | |
| 2050 | 84 | 262,656 | 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 | 2050 | | |
| 2051 | 85 | 272,505 | 0 | 366,893 | (39,488) | 2,593,734 | 173,378 | 3,243,250 | 133,890 | 4.16 % | 0 | 60,409 | (118)-0% | 194,181 | 194,181 | 0 | 2051 | | |
| 2052 | 86 | 282,724 | 0 | 423,270 | (41,701) | 2,543,300 | 180,120 | 3,259,896 | 138,419 | 4.27 % | 0 | 61,980 | (993)-1% | 200,006 | 200,006 | 0 | 2052 | | |
| 2053 | 87 | 293,326 | 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 | 2053 | | |
| 2054 | 88 | 304,326 | 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 | 2054 | | |
| 2055 | 89 | 315,738 | 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 | 2055 | | |
| 2056 | 90 | 327,578 | 0 | 683,543 | (45,288) | 2,252,746 | 203,408 | 3,265,151 | 158,120 | 4.82 % | 0 | 68,682 | (1,693)-2% | 225,109 | 225,109 | 0 | 2056 | | |
| 2057 | 91 | 339,863 | 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 | 2057 | | |
| 2058 | 92 | 352,608 | 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 | 2058 | | |
| 2059 | 93 | 365,830 | 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 | 2059 | | |
| 2060 | 94 | 379,549 | 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 | 2060 | | |
| 2061 | 95 | 393,782 | 0 | (84,000) | 197,498 | 3,425,505 | 3,425,505 | 3,539,003 | 3,539,003 | 1,115,142 | 1,576,643 | (237,886) | 5,992,903 | 6,032,097 | (39,194) | 2061 | | | |

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

Doe, John

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

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

Structured Income Planning

Scenario: Client Review 2025

| Planning Horizon | | Taxable | | | | Tax-Deferred | | | | Incomes | | | | | | | | | |
|----------------------------|----------------|----------|---------|----------|-----------|--------------|-----------|----------------|----------------------|-----------------------------|----------------------|--------------------|-----------------------|-----------------------|----------------------|----------------------|-----------------------------|------|--|
| 40 years | | 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 | | |
| Total required | 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 | 1,540,000 | Subtotal of account incomes | | Manage Infi Factor | Manage Infi Factor | Manage Eff Tax Rate | | Manage Infi Factor | from total income to target | | |
| View Beneficial RMD | initial amount | 56 | 0.00 % | 500,000 | 0.00 % | 500,000 | 0.00 % | John inc | 1,540,000 | | | 2.00 % | 2.60 % | | | 3.00 % | | | |
| John total RMD | w/bonus | 56 | 2,000 | 500,000 | 2,000 | 500,000 | 2,000 | 500,000 | 1,540,000 | | | | | | | | | | |
| 0 | 2022 | 56 | 101,065 | (12,000) | 542,078 | (22,078) | 1,058,000 | (8,000) | 1,563,578 | (42,078) | -2.73 % | 150,000 | 0 | (29,583)-18% | 78,339 | 80,000 | (1,661) | 2022 | |
| 0 | 2023 | 57 | 116,955 | (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 | 121,237 | (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 | 125,784 | (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 | 129,511 | (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 | 133,394 | (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 | 137,395 | (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 | 95,224 | (670) | 2028 | |
| 0 | 2029 | 63 | 141,472 | 0 | 875,415 | 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 | 145,739 | 0 | 928,415 | 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 | 150,205 | 0 | 982,852 | 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 | 154,931 | 0 | 1,039,723 | 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 | 159,817 | 0 | 1,098,039 | 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 | 164,864 | 0 | 1,157,904 | 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 | 170,072 | 0 | 1,218,326 | 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 | 175,441 | 0 | 1,280,299 | 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 | 180,972 | 0 | 1,343,822 | 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 | 186,666 | 0 | 1,409,395 | 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 | 192,513 | 0 | 1,477,828 | 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 | 198,514 | 0 | 1,548,121 | 91,808 | 2,643,924 | 0 | 2,825,686 | 91,808 | 3.35 % | 0 | 44,395 | 0.0% | 136,195 | 136,195 | 0 | 2040 | |
| 107,477 | 2041 | 75 | 188,579 | 0 | 1,27,466 | (12,746) | 2,668,643 | 107,477 | 2,869,968 | 94,731 | 3.35 % | 0 | 45,549 | 0.0% | 140,280 | 140,280 | (33,392) | 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 | (44,678) | 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

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

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

Structured Income Planning

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

Scenario: Client Review 2025

| Total required | | Taxable | | | | | | Tax-Deferred | | | Incomes | | Approx Income Tax (3) | | After Tax | | Income Gap | | Year |
|---------------------|----------------|----------|---------|----------|----------|-----------|-----------|----------------|-----------------------------|----------------------|-----------|-----------------------|-----------------------|----------------------|------------|-----------|------------|----------|------|
| View Beneficial RMD | | HYSA (2) | | BA (3) | | IRA (9) | | Accounts Total | Planned Distribution | Percent Distribution | Wages (2) | SS (2) | After Tax Income | After Tax Target (7) | Income Gap | Year | | | |
| Year | John | Account | Income | Account | Income | Account | Income | John IRA | Subtotal of account incomes | Wages (2) | SS (2) | Approx Income Tax (3) | After Tax Income | After Tax Target (7) | Income Gap | Year | | | |
| REGULAR RMD | net return | 3.75 % | | 4.00 % | | 5.00 % | | John IRA | | | | | | | | | | | |
| across all accounts | initial amount | 40,000 | | 500,000 | | 1,000,000 | | John inc | 1,540,000 | | | | | | | | | | |
| John | bonus % | 0.00 % | | 0.00 % | | 0.00 % | | John inc | 1,540,000 | | | | | | | | | | |
| total RMD | w/bonus | 40,000 | | 500,000 | | 1,000,000 | | John inc | 1,540,000 | | | | | | | | | | |
| 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 | 98,990 | 1,645,848 | 0 | 2,425,501 | 98,990 | 4.08 % | 0 | 0 | 0 | 0 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 0 | 2036 | |
| 0 | 2037 | 71 | 162,798 | 0 | 217,058 | 83,533 | 2,283,921 | 0 | 2,663,736 | 83,533 | 3.19 % | 0 | 41,105 | 0 | 0 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | 0 | 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 | (44,678) | 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 | | | | 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.

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

| Total required | Year | John | Taxable | | | | | | Tax-Deferred | | Accounts Total | Planned Distribution | Percent Distribution | Incomes | | | After Tax Income | After Tax Target (7) | Income Gap | Year | | | | | |
|---------------------|----------------|------|----------|----------|----------|----------|-----------|----------|--------------|-----------|----------------|----------------------|----------------------|--------------|-----------|-----------------------|------------------|----------------------|------------|------|-------------------|-------------------|--------------------|-------------------|-----------------------------|
| | | | HYSA (2) | | BA (3) | | IRA (9) | | John IRA | John Inc | | | | Wages (2) | SS (2) | Approx Income Tax (3) | | | | | Manga Infi Factor | Manga Infi Factor | Manga Eff Tax Rate | Manga Infi Factor | from total income to target |
| | | | Account | Income | Account | Income | Account | Income | | | | | | | | | | | | | | | | | |
| REGULAR RMD | net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | 0.00 % | 1,540,000 | 0 | | | | | | | | | | | | | | |
| across all accounts | initial amount | | 40,000 | | 500,000 | | 1,000,000 | John IRA | 0 | 1,540,000 | 0 | | | | | | | | | | | | | | |
| John | bonus % | | 0.00 % | | 0.00 % | | 0.00 % | John Inc | 0 | 1,540,000 | 0 | | | | | | | | | | | | | | |
| total RMD | w/bonus | | 40,000 | | 500,000 | | 1,000,000 | Manage | | 1,540,000 | | | | | | | | | | | | | | | |
| | | | Manage | | Manage | | Manage | | | | | | | | | | | | | | | | | | |
| 0 | 2022 | 56 | 53,500 | (12,000) | 542,078 | (22,078) | 1,058,000 | (8,000) | 1,563,578 | (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 | 1,645,848 | 0 | 2,425,501 | 98,390 | 4.08 % | 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% | 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% | 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% | 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% | 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% | 121,007 | 121,007 | 0 | 2036 | | | | | | | |
| 0 | 2037 | 71 | 162,798 | 0 | 217,058 | 83,533 | 2,283,921 | 0 | 2,663,736 | 83,533 | 3.19 % | 0 | 41,105 | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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 | (3,467)-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 32: Manage: Click on the green Manage Button within the BA income column.

Doe, John

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

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

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inv. Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario: Client Review 2025

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | | | | | |
|----------------------------|---------------------|----------|---------|----------|----------|-----------|-----------|--------------|----------------|-----------------------------|----------------------|-----------|-----------|-----------------------|-----------------------|----------------------|------------------|-----------------------------|----------------------|--|------------|--|
| | | HYSA (2) | | BA (3) | | IRA (9) | | | | | Wages (2) | | SS (2) | | Approx Income Tax (3) | | After Tax Income | | After Tax Target (7) | | Income Gap | |
| Total required | 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 | | | | |
| View Beneficial RMD | net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | 1,540,000 | Subtotal of account incomes | | Manage | Manage | Manage | | Manage | | from total income to target | | | | |
| REGULAR RMD | across all accounts | | | | | | | John inc | 0 | | | 2.00 % | 2.60 % | | | 3.00 % | | | | | | |
| | John | | 0.00 % | | 0.00 % | | 0.00 % | John inc | 0 | | | | | | | | | | | | | |
| | w/bonus | | 40,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | | | | |
| | total RMD | | 40,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | | | | |
| 0 | 2022 | 56 | 53,500 | (12,000) | 542,078 | (2,078) | 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 | (2,478) | 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 | (2,361) | 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 | (2,925) | 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 | (2,467) | 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 | (1,983) | 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 | (2,001) | 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 | 5,390 | 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 | 10,342 | 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 | 10,438 | 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 | 10,513 | 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 | 3,916 | 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 | 5,119 | 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 | 2,435 | 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 | 156,975 | 0 | 299,090 | 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 | 168,661 | 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% | 157,897 | 157,897 | 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 | (99)-1% | 200,006 | 200,006 | 0 | 2053 | | | | |
| 185,642 | 2054 | 88 | 304,326 | 0 | 482,735 | (42,534) | 2,494,822 | 185,642 | 3,271,883 | 143,108 | 4.39 % | 0 | 63,591 | (69)-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)-3% | 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 | | | 1,115,142 | 1,576,645 | (237,886) | 5,992,903 | 6,082,097 | (89,194) | | | | | |

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

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit **View / Edit Actual Values**

Account name: BA (3)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$10,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% [Se]

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) 1.0 %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal []

Annual percentage withdrawal 0.0 %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings []

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

[]

Pick year(s) to remove

Remove year to end of plan

Reset all years

Income Data

| | | |
|--------------------------|----|--------|
| <input type="checkbox"/> | 17 | makeup |
| <input type="checkbox"/> | 18 | makeup |
| <input type="checkbox"/> | 19 | makeup |
| <input type="checkbox"/> | 20 | makeup |
| <input type="checkbox"/> | 21 | makeup |
| <input type="checkbox"/> | 22 | makeup |
| <input type="checkbox"/> | 23 | makeup |
| <input type="checkbox"/> | 24 | makeup |
| <input type="checkbox"/> | 25 | makeup |
| <input type="checkbox"/> | 26 | makeup |
| <input type="checkbox"/> | 27 | makeup |
| <input type="checkbox"/> | 28 | makeup |
| <input type="checkbox"/> | 29 | makeup |
| <input type="checkbox"/> | 30 | makeup |
| <input type="checkbox"/> | 31 | makeup |
| <input type="checkbox"/> | 32 | makeup |
| <input type="checkbox"/> | 33 | makeup |
| <input type="checkbox"/> | 34 | makeup |
| <input type="checkbox"/> | 35 | makeup |
| <input type="checkbox"/> | 36 | makeup |
| <input type="checkbox"/> | 37 | makeup |
| <input type="checkbox"/> | 38 | makeup |
| <input type="checkbox"/> | 39 | makeup |
| <input type="checkbox"/> | 40 | makeup |

Request Additional Rider Remove Income Rider

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).

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit **View / Edit Actual Values**

Account name: BA (3)

Initial account balance: \$500,000

Hypothetical return: 4.0 %

Bonus: 0.0 %

Optional

Account description: []

Account company: []

Other: []

Tax calculation option: NQ Investments – Dividends and Cap Gai

Starting Capital Gains: \$10,000

Average Annual Dividends: 2.0

Trading Style or Turnover: 30.0

Add money later - deferred account: []

Years deferred: 0

Asset plan allocation: Moderately Aggressive - max 10.0% [Se]

Risk level: Moderately Aggressive

Account owner: John

Account type: NQ

Add an income rider

Based on: John's age Client2's age Joint

Select income rider: []

Number of months of payout in first year: 12.0

Enter manual payout: []

Request Additional Rider Remove Income Rider

Enter Actual Value Overrides

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

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

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name BA (S)

Initial account balance \$500,000

Hypothetical return 4.0 %

Bonus 0.0 %

Optional

Account description

Account company

Other

Tax calculation option NQ Investments – Dividends and Cap Gai

Starting Capital Gains \$10,000

Average Annual Dividends 2.0

Trading Style or Turnover 30.0

Add money later - deferred account

Years deferred 0

Asset plan allocation Moderately Aggressive - max 10.0% Sel

Risk level Moderately Aggressive

Account owner John

Account type NQ

Add an income rider

Based on John's age Client2's age Joint

Select income rider

Number of months of payout in first year 12.0

Enter manual payout

Request Additional Rider Remove Income Rider

Enter Actual Value Overrides

| Year | Actual Value |
|------|--------------|
| 1 | |
| 2 | |
| 3 | 680,327 |
| 4 | |
| 5 | |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |
| 11 | |
| 12 | |
| 13 | |
| 14 | |
| 15 | |
| 16 | |
| 17 | |
| 18 | |
| 19 | |
| 20 | |
| 21 | |
| 22 | |
| 23 | |
| 24 | |

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

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

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

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

| | | Taxable | | | | Tax-Deferred | | | | Incomes | | | | | | | | | |
|---------------------------|----------------|----------|------------------|------------------|-------------------|--------------------|-----------|-----------------------------|----------------------|----------------------|----------------------|------------|-----------------------|-----------------------|----------------------|----------------------|------------|------|--|
| Planning Horizon 40 years | | 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 | | |
| Total required | 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 | |
| View Beneficial RMD | net return | 56 | 3.75 % | 4.00 % | 5.00 % | John IRA | 1,540,000 | Subtotal of account incomes | | | | | | | | | | | |
| REGULAR RMD | initial amount | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | 1,540,000 | 1,540,000 | | | | | | | | | | |
| across all accounts | bonus % | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 0 | 1,540,000 | 1,540,000 | | | | | | | | | | |
| John | w/bonus | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 0 | 1,540,000 | 1,540,000 | | | | | | | | | | |
| total RMD | | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 0 | 1,540,000 | 1,540,000 | | | | | | | | | | |
| 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 (22,224) | 1,200,000 (8,000) | 1,800,000 (41,361) | -2.33 % | 156,060 | 0 | (30,241)-17% | 84,458 | 84,872 | (414) | 2024 | | | | | |
| 0 | 2025 | 59 | 71,177 (12,000) | 726,409 (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) | 828,176 (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 | 819,248 | 98,390 | 1,545,848 | 0 | 2,486,334 | 98,390 | 3.98 % | 0 | 0 | 98,390 | 98,390 | 0 | 2029 | | | |
| 0 | 2030 | 64 | 125,784 | 750,676 | 101,342 | 1,623,140 | 0 | 2,499,600 | 101,342 | 4.08 % | 0 | 0 | 101,342 | 101,342 | 0 | 2030 | | | |
| 0 | 2031 | 65 | 130,501 | 676,322 | 104,382 | 1,704,297 | 0 | 2,511,120 | 104,382 | 4.18 % | 0 | 0 | 104,382 | 104,382 | 0 | 2031 | | | |
| 0 | 2032 | 66 | 135,394 | 595,861 | 107,513 | 1,789,512 | 0 | 2,520,768 | 107,513 | 4.28 % | 0 | 0 | 107,513 | 107,513 | 0 | 2032 | | | |
| 0 | 2033 | 67 | 140,472 | 545,521 | 74,175 | 1,878,988 | 0 | 2,564,980 | 74,175 | 2.94 % | 37,094 | (530)-1% | 110,739 | 110,739 | 0 | 2033 | | | |
| 0 | 2034 | 68 | 145,739 | 490,952 | 76,389 | 1,972,937 | 0 | 2,609,628 | 76,389 | 2.98 % | 38,058 | (387)-1% | 114,061 | 114,061 | 0 | 2034 | | | |
| 0 | 2035 | 69 | 151,205 | 431,928 | 78,663 | 2,071,584 | 0 | 2,654,716 | 78,663 | 3.02 % | 39,048 | (228)-0% | 117,483 | 117,483 | 0 | 2035 | | | |
| 0 | 2036 | 70 | 156,875 | 368,208 | 80,997 | 2,175,163 | 0 | 2,700,246 | 80,997 | 3.05 % | 40,063 | (53)-0% | 121,007 | 121,007 | 0 | 2036 | | | |
| 0 | 2037 | 71 | 162,758 | 299,404 | 83,533 | 2,283,921 | 0 | 2,746,082 | 83,533 | 3.09 % | 41,105 | 0 | 124,637 | 124,637 | 0 | 2037 | | | |
| 0 | 2038 | 72 | 168,861 | 225,177 | 86,203 | 2,398,117 | 0 | 2,792,154 | 86,203 | 3.14 % | 42,174 | 0 | 128,376 | 128,376 | 0 | 2038 | | | |
| 0 | 2039 | 73 | 175,193 | 145,226 | 88,958 | 2,518,022 | 0 | 2,838,442 | 88,958 | 3.19 % | 43,270 | 0 | 132,228 | 132,228 | 0 | 2039 | | | |
| 0 | 2040 | 74 | 181,763 | 59,236 | 91,799 | 2,643,924 | 0 | 2,884,922 | 91,799 | 3.24 % | 44,395 | 0 | 136,195 | 136,195 | 0 | 2040 | | | |
| 107,477 | 2041 | 75 | 188,579 | 74,351 | (12,746) | 2,668,643 | 107,477 | 2,931,573 | 94,731 | 3.28 % | 45,549 | 0 | 140,280 | 140,280 | 0 | 2041 | | | |
| 112,601 | 2042 | 76 | 195,651 | 92,171 | (14,846) | 2,689,474 | 112,601 | 2,977,296 | 97,755 | 3.34 % | 46,734 | 0 | 144,489 | 144,489 | 0 | 2042 | | | |
| 117,444 | 2043 | 77 | 202,988 | 112,427 | (16,570) | 2,706,503 | 117,444 | 3,021,918 | 100,875 | 3.39 % | 47,949 | 0 | 148,823 | 148,823 | 0 | 2043 | | | |
| 123,023 | 2044 | 78 | 210,600 | 135,854 | (18,930) | 2,718,806 | 123,023 | 3,065,260 | 104,093 | 3.45 % | 49,195 | 0 | 153,288 | 153,288 | 0 | 2044 | | | |
| 128,853 | 2045 | 79 | 218,497 | 162,729 | (21,441) | 2,725,892 | 128,853 | 3,107,119 | 107,412 | 3.51 % | 50,475 | 0 | 157,887 | 157,887 | 0 | 2045 | | | |
| 134,945 | 2046 | 80 | 226,691 | 193,347 | (24,109) | 2,727,242 | 134,945 | 3,147,280 | 110,837 | 3.57 % | 51,787 | 0 | 162,623 | 162,623 | 0 | 2046 | | | |
| 140,579 | 2047 | 81 | 235,192 | 227,292 | (26,211) | 2,723,024 | 140,579 | 3,185,508 | 114,369 | 3.63 % | 53,133 | 0 | 167,502 | 167,502 | 0 | 2047 | | | |
| 147,190 | 2048 | 82 | 244,012 | 265,561 | (29,178) | 2,711,985 | 147,190 | 3,221,558 | 118,012 | 3.71 % | 54,515 | 0 | 172,527 | 172,527 | 0 | 2048 | | | |
| 153,219 | 2049 | 83 | 253,162 | 307,632 | (31,449) | 2,694,364 | 153,219 | 3,255,159 | 121,771 | 3.78 % | 55,932 | 0 | 177,703 | 177,703 | 0 | 2049 | | | |
| 160,379 | 2050 | 84 | 262,656 | 354,669 | (34,731) | 2,668,704 | 160,379 | 3,286,028 | 125,648 | 3.86 % | 57,386 | 0 | 183,034 | 183,034 | 0 | 2050 | | | |
| 166,794 | 2051 | 85 | 272,505 | 405,787 | (36,931) | 2,635,344 | 166,794 | 3,313,636 | 129,633 | 3.95 % | 58,878 | (216)-0% | 188,525 | 188,525 | 0 | 2051 | | | |
| 173,378 | 2052 | 86 | 282,724 | 461,142 | (39,123) | 2,593,734 | 173,378 | 3,337,600 | 134,255 | 4.05 % | 60,409 | (483)-1% | 194,181 | 194,181 | 0 | 2052 | | | |
| 180,120 | 2053 | 87 | 293,326 | 520,913 | (41,326) | 2,543,300 | 180,120 | 3,357,339 | 138,794 | 4.16 % | 61,980 | (766)-1% | 200,006 | 200,006 | 0 | 2053 | | | |
| 185,642 | 2054 | 88 | 304,326 | 583,898 | (42,148) | 2,484,822 | 185,642 | 3,373,046 | 143,494 | 4.27 % | 63,591 | (1,079)-1% | 206,006 | 206,006 | 0 | 2054 | | | |
| 192,622 | 2055 | 89 | 315,738 | 651,533 | (44,279) | 2,416,441 | 192,622 | 3,383,713 | 148,343 | 4.40 % | 65,245 | (1,401)-1% | 212,187 | 212,187 | 0 | 2055 | | | |
| 198,069 | 2056 | 90 | 327,578 | 722,302 | (44,708) | 2,339,194 | 198,069 | 3,389,075 | 153,361 | 4.53 % | 66,941 | (1,750)-2% | 218,552 | 218,552 | 0 | 2056 | | | |
| 203,408 | 2057 | 91 | 339,863 | 796,060 | (44,866) | 2,252,746 | 203,408 | 3,388,668 | 158,542 | 4.68 % | 68,682 | (2,115)-2% | 225,109 | 225,109 | 0 | 2057 | | | |
| 208,588 | 2058 | 92 | 352,608 | 872,557 | (44,654) | 2,156,795 | 208,588 | 3,381,960 | 163,934 | 4.84 % | 70,467 | (2,539)-2% | 231,862 | 231,862 | 0 | 2058 | | | |
| 213,544 | 2059 | 93 | 365,830 | 951,477 | (44,018) | 2,051,091 | 213,544 | 3,368,398 | 169,526 | 5.01 % | 72,300 | (3,008)-3% | 238,818 | 238,818 | 0 | 2059 | | | |
| 215,904 | 2060 | 94 | 379,549 | 1,030,133 | (40,597) | 1,937,741 | 215,904 | 3,347,423 | 175,307 | 5.21 % | 74,179 | (3,504)-3% | 245,982 | 245,982 | 0 | 2060 | | | |
| 217,724 | 2061 | 95 | 393,782 | 1,107,800 | (36,462) | 1,816,904 | 217,724 | 3,318,486 | 181,262 | 5.42 % | 76,108 | (4,004)-3% | 253,362 | 253,362 | 0 | 2061 | | | |
| | | | (84,000) | 236,424 | 3,425,505 | 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

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

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

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

| Total required View Beneficial RMD | Year | John | Taxable | | | | | | Tax-Deferred | | Accounts Total | Planned Distribution | Percent Distribution | Incomes | | | After Tax Income | After Tax Target (7) | Income Gap | Year |
|---------------------------------------|----------------|---------|----------|----------|-----------|----------|-----------|----------------|-----------------------------|----------------------|----------------|----------------------|-----------------------|-----------------------|----------------------|------------|------------------|----------------------|------------|------|
| | | | HYSA (2) | | BA (3) | | IRA (9) | | Wages (2) | SS (2) | | | | Approx Income Tax (3) | | | | | | |
| net return | initial amount | 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 | | 56 | 3.75 % | 0.00 % | 5.00 % | John IRA | | 1,540,000 | Subtotal of account incomes | | 150,000 | 0 | (29,583)-18% | 78,339 | 80,000 | (1,661) | 2022 | | | |
| across all accounts | | 56 | 40,000 | 5,000 | 1,000,000 | John inc | | 1,540,000 | | | 153,000 | 0 | (30,159)-17% | 81,058 | 82,400 | (1,342) | 2023 | | | |
| John | | 57 | 0.00 % | 0.00 % | 0.00 % | John inc | | 0 | | | 156,060 | 0 | (30,241)-17% | 84,458 | 84,872 | (414) | 2024 | | | |
| total RMD | | 59 | 71,177 | 728,465 | 2,049,629 | John inc | | 1,540,000 | | | 159,181 | 0 | (31,597)-17% | 86,659 | 87,418 | (759) | 2025 | | | |
| 0 | 2022 | 56 | 53,500 | (12,000) | 6,1078 | (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) | 685,544 | (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) | 828,176 | (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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 136,195 | 136,195 | 0 | 2040 | | |
| 0 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | (489)-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 | (769)-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



PRIVACY POLICY | TERMS OF USE

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

Doe, John

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

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | |
|---------------------------|----------------|----------|---------|----------|-----------|----------|-----------|----------------|----------------------|-----------------------------|----------------------|-----------|-----------------------|-----------------------|----------------------|----------------------|------------|------|
| Planning Horizon 40 years | | 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 | |
| Total required | 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 |
| View Beneficial RMD | net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | 1,540,000 | Subtotal of account incomes | | 2.00 % | 2.60 % | | | | | |
| REGULAR RMD | initial amount | 56 | 40,000 | | 500,000 | | 1,000,000 | John inc | 0 | | | | | | | | | |
| across all accounts | bonus % | 56 | 0.00 % | | 0.00 % | | 0.00 % | John inc | 0 | | | | | | | | | |
| John | w/bonus | 56 | 40,000 | | 500,000 | | 1,000,000 | John inc | 1,540,000 | | | | | | | | | |
| total RMD | | 56 | 40,000 | | 500,000 | | 1,000,000 | John inc | 1,540,000 | | | | | | | | | |
| 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) | 828,176 | (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 % | 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



PRIVACY POLICY TERMS OF USE

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

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

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | | |
|---------------------------|----------------|----------|---------|----------|-----------|----------|-----------|--------------|----------------|----------------------|----------------------|-----------|--------|-----------------------|------------------|----------------------|------------|------|--|
| Planning Horizon 40 years | | HYSA (2) | | | BA (3) | | | IRA (9) | | | | | | | | | | | |
| Total required | 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 | 1,540,000 | | | | | | | | | | |
| View Beneficial RMD | initial amount | 56 | 40,000 | | 500,000 | | 1,000,000 | John IRA | 1,540,000 | | | | | | | | | | |
| across all accounts | bonus % | 56 | 0.00 % | | 0.00 % | | 0.00 % | John Inc | 0 | | | | | | | | | | |
| John | w/bonus | 56 | 40,000 | | 500,000 | | 1,000,000 | John Inc | 0 | | | | | | | | | | |
| total RMD | | 56 | 40,000 | | 500,000 | | 1,000,000 | John Inc | 0 | | | | | | | | | | |
| | | 56 | 40,000 | | 500,000 | | 1,000,000 | John Inc | 0 | | | | | | | | | | |
| 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) | 828,176 | (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 | (489)-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 | (769)-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 | | | | | | 6,025,236 | 6,032,097 | (6,860) | | |

Orange backgrounds indicate hypothetical returns



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

Doe, John

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

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

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

| Total required View Beneficial RMD | Year | John | Taxable | | | | | | Tax-Deferred | | Accounts Total | Planned Distribution | Percent Distribution | Incomes | | | After Tax Income | After Tax Target (7) | Income Gap | Year |
|---------------------------------------|----------------|---------|----------|----------|-----------|----------|-----------|---------|----------------|----------------------|-----------------------------|----------------------|----------------------|-----------------------|------------------|----------------------|------------------|----------------------|------------|------|
| | | | HISA (2) | | BA (3) | | IRA (9) | | Wages (2) | SS (2) | | | | Approx Income Tax (3) | | | | | | |
| net return | initial amount | bonus % | 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 | | | | | | | | | | | | | | | | | | | | |
| across all accounts | | | | | | | | | | | | | | | | | | | | |
| John | | | | | | | | | | | | | | | | | | | | |
| total RMD | | | | | | | | | | | | | | | | | | | | |
| 0 | 2022 | 56 | 53,500 | (12,000) | 542,078 | (22,078) | 1,058,000 | (8,000) | 1,540,000 | 1,540,000 | Subtotal of account incomes | 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) | 1,540,000 | 1,540,000 | 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) | 1,540,000 | 1,540,000 | 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) | 1,540,000 | 1,540,000 | 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) | 1,540,000 | 1,540,000 | 162,365 | 0 | (32,540)-17% | 89,358 | 90,041 | (683) | 2026 | | | |
| 0 | 2027 | 61 | 101,065 | (12,000) | 828,176 | (19,983) | 1,394,511 | (8,000) | 1,540,000 | 1,540,000 | 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) | 1,540,000 | 1,540,000 | 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 | 1,545,848 | 1,545,848 | 172,299 | 0 | 0-0% | 98,390 | 98,390 | 0 | 2029 | | | |
| 0 | 2030 | 64 | 125,784 | 0 | 750,676 | 101,342 | 1,623,140 | 0 | 1,623,140 | 1,623,140 | 175,746 | 0 | 0-0% | 101,342 | 101,342 | 0 | 2030 | | | |
| 0 | 2031 | 65 | 130,501 | 0 | 676,322 | 104,382 | 1,704,297 | 0 | 1,704,297 | 1,704,297 | 179,193 | 0 | 0-0% | 104,382 | 104,382 | 0 | 2031 | | | |
| 0 | 2032 | 66 | 135,394 | 0 | 595,861 | 107,513 | 1,789,512 | 0 | 1,789,512 | 1,789,512 | 182,640 | 0 | 0-0% | 107,513 | 107,513 | 0 | 2032 | | | |
| 0 | 2033 | 67 | 140,472 | 0 | 545,521 | 74,175 | 1,878,988 | 0 | 1,878,988 | 1,878,988 | 186,087 | 37,094 | (530)-1% | 110,739 | 110,739 | 0 | 2033 | | | |
| 0 | 2034 | 68 | 145,739 | 0 | 490,952 | 76,389 | 1,972,937 | 0 | 1,972,937 | 1,972,937 | 189,534 | 38,058 | (387)-1% | 114,061 | 114,061 | 0 | 2034 | | | |
| 0 | 2035 | 69 | 151,205 | 0 | 431,928 | 78,663 | 2,071,584 | 0 | 2,071,584 | 2,071,584 | 192,981 | 39,048 | (228)-0% | 117,483 | 117,483 | 0 | 2035 | | | |
| 0 | 2036 | 70 | 156,875 | 0 | 368,208 | 80,997 | 2,175,163 | 0 | 2,175,163 | 2,175,163 | 206,428 | 40,063 | (53)-0% | 121,007 | 121,007 | 0 | 2036 | | | |
| 0 | 2037 | 71 | 162,758 | 0 | 299,404 | 83,533 | 2,283,921 | 0 | 2,283,921 | 2,283,921 | 210,875 | 41,105 | 0-0% | 124,637 | 124,637 | 0 | 2037 | | | |
| 0 | 2038 | 72 | 168,861 | 0 | 225,177 | 86,203 | 2,398,117 | 0 | 2,398,117 | 2,398,117 | 215,322 | 42,174 | 0-0% | 128,376 | 128,376 | 0 | 2038 | | | |
| 0 | 2039 | 73 | 175,193 | 0 | 145,226 | 88,958 | 2,518,022 | 0 | 2,518,022 | 2,518,022 | 220,769 | 43,270 | 0-0% | 132,228 | 132,228 | 0 | 2039 | | | |
| 0 | 2040 | 74 | 181,763 | 0 | 59,236 | 91,799 | 2,643,924 | 0 | 2,643,924 | 2,643,924 | 226,216 | 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 | 2,776,120 | 2,776,120 | 231,662 | 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 | 2,802,075 | 2,802,075 | 237,109 | 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 | 2,823,947 | 2,823,947 | 242,556 | 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 | 2,841,829 | 2,841,829 | 248,003 | 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 | 2,854,745 | 2,854,745 | 253,450 | 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 | 2,863,187 | 2,863,187 | 258,897 | 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 | 2,866,603 | 2,866,603 | 264,344 | 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 | 2,867,175 | 2,867,175 | 269,791 | 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 | 2,867,583 | 2,867,583 | 275,238 | 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 | 2,867,083 | 2,867,083 | 280,685 | 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 | 2,866,138 | 2,866,138 | 286,132 | 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 | 2,865,116 | 2,865,116 | 291,579 | 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 | 2,864,119 | 2,864,119 | 307,026 | 61,980 | (769)-1% | 200,006 | 200,006 | 0 | 2053 | | | |
| 185,642 | 2054 | 88 | 304,326 | 0 | 583,898 | (42,148) | 2,484,822 | 185,642 | 2,863,674 | 2,863,674 | 312,473 | 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 | 2,863,253 | 2,863,253 | 317,920 | 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 | 2,862,852 | 2,862,852 | 323,367 | 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 | 2,862,471 | 2,862,471 | 328,814 | 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 | 2,862,119 | 2,862,119 | 334,261 | 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 | 2,861,786 | 2,861,786 | 339,708 | 72,300 | (3,048)-3% | 238,818 | 238,818 | 0 | 2059 | | | |
| 215,904 | 2060 | 94 | 379,549 | 0 | 1,030,133 | (40,597) | 1,937,741 | 215,904 | 2,861,472 | 2,861,472 | 345,155 | 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 | 2,861,176 | 2,861,176 | 350,602 | 76,108 | (4,008)-3% | 253,362 | 253,362 | 0 | 2061 | | | |
| | | | | | (84,000) | | 236,424 | | 3,425,505 | 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



PRIVACY POLICY TERMS OF USE

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

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit **View / Edit Actual Values**

Account name: IRA (9)

Initial account balance: \$1,000,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:
 Tax calculation option: Do not Tax (Roth)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation: Aggressive - max 10.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider
 Based on: John's age Client2's age Joint

Select income rider:
 Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Structured Income Type

Income Riders
 Start payout from income rider

Liquidate or annuitize
 Annuitize (for years certain) 1.0 %
 Liquidate account (in so many years)

Withdrawals
 Annual fixed withdrawal
 Annual percentage withdrawal 0.0 %
 Required minimum distribution (RMD)
 Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals
 Make-up total owners RMD from one account
 Make-up total benef RMD from one account
 Make-up income gap based on target income

Annual Savings
 Annual fixed savings

ADD INCOME

Pick year(s)
 OR
 Start year for rest of plan
 OR
 Start year for X years
 Pick year(s) to remove
 Remove year to end of plan
 Reset all years

| Year | Income | Variable |
|------|---------|----------|
| 1 | savings | 8,000 |
| 2 | savings | 8,000 |
| 3 | savings | 8,000 |
| 4 | savings | 8,000 |
| 5 | savings | 8,000 |
| 6 | savings | 8,000 |
| 7 | savings | 8,000 |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | totalRMD |
| 18 | | totalRMD |
| 19 | | totalRMD |
| 20 | | totalRMD |
| 21 | | totalRMD |
| 22 | | totalRMD |
| 23 | | totalRMD |
| 24 | | totalRMD |

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).

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit **View / Edit Actual Values**

Account name: IRA (9)

Initial account balance: \$1,000,000

Hypothetical return: 5.0 %

Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:
 Tax calculation option: Do not Tax (Roth)

Add money later - deferred account
 Years deferred: 0

Asset plan allocation: Aggressive - max 10.0%

Risk level: Aggressive

Account owner: John

Account type: IRA

Add an income rider
 Based on: John's age Client2's age Joint

Select income rider:
 Number of months of payout in first year: 12.0

Enter manual payout:

Request Additional Rider Remove Income Rider

Enter Actual Value Overrides

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

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

Manage Account

[Save](#) [Cancel](#) [View / Edit Income](#) [View / Edit Death Benefit](#) [View / Edit Actual Values](#)

Account name: IRA (9)
 Initial account balance: \$1,000,000
 Hypothetical return: 5.0 %
 Bonus: 0.0 %

Optional
 Account description:
 Account company:
 Other:

Tax calculation option: Do not Tax (Roth)

Add money later - deferred account:
 Years deferred: 0

Asset plan allocation: Aggressive - max 10.0% [Sel](#)

Risk level: Aggressive

Account owner: John
 Account type: IRA

Add an income rider
 Based on: John's age Client2's age Joint
 Select income rider:
 Number of months of payout in first year: 12.0

Enter manual payout:

[Request Additional Rider](#) [Remove Income Rider](#)

Enter Actual Value Overrides

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

Step 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

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

Table with columns for Taxable, Tax-Deferred, Planning Horizon, Incomes, and various financial metrics like Total required, View Beneficial RMD, and Year. Includes sub-tables for HYSA (2), BA (3), IRA (9), Wages (2), SS (2), and Approx Income Tax (3).

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

Doe, John

PREPARED BY: DEMO ADVISOR

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

INITIAL PLAN DATE: 01/01/2022
REVISED PLAN DATE: 11/21/2025

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

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | | | | |
|----------------------------|----------------|----------|---------|----------|-----------|----------|-----------|--------------|----------------|-----------------------------|----------------------|-----------|-----------|-----------------------|------------------|----------------------|------------|------|------|------|--|
| Planning Horizon | | HYSA (2) | | BA (3) | | IRA (9) | | | | | | | | | | | | | | | |
| Total required | 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 | Year | Year | |
| 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 | Year | Year | |
| REGULAR RMD | net return | 56 | 3.75 % | 4.00 % | 5.00 % | John IRA | 1,400,000 | John inc | 1,540,000 | Subtotal of account incomes | 2.00 % | 2.60 % | | | | | | | | | |
| across all accounts | initial amount | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 1,540,000 | 1,540,000 | 1,540,000 | | | | | | | | | | | | |
| John | bonus % | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 1,540,000 | 1,540,000 | 1,540,000 | | | | | | | | | | | | |
| total RMD | w/bonus | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 1,540,000 | 1,540,000 | 1,540,000 | | | | | | | | | | | | |
| 0 | 2022 | 56 | 53,500 | (12,000) | 542,078 | (22,078) | 1,000,000 | (8,000) | 1,653,578 | (42,078) | -2.73 % | 150,000 | 0 | (29,583)-18% | 78,339 | 80,000 | (1,661) | 2022 | 2022 | 2022 | |
| 0 | 2023 | 57 | 67,506 | (12,000) | 585,544 | (21,783) | 1,189,900 | (8,000) | 1,771,950 | (41,783) | -2.53 % | 153,000 | 0 | (30,159)-17% | 81,058 | 82,400 | (1,342) | 2023 | 2023 | 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 | 2024 | 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 | 2025 | 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 | 2026 | 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 | 2027 | 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 | (34,661)-17% | 94,242 | 95,524 | (1,282) | 2028 | 2028 | 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 | 2029 | 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 | 2030 | 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 | 2031 | 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 | 2032 | 2032 | |
| 0 | 2033 | 67 | 140,472 | 0 | 545,521 | 74,175 | 1,917,771 | 0 | 2,563,763 | 74,175 | 2.90 % | 0 | 37,094 | (530)-1% | 110,739 | 110,739 | 0 | 2033 | 2033 | 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 | 2034 | 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 | 2035 | 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 | 2036 | 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 | 2037 | 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 | 2038 | 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 | 2039 | 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 | 2040 | 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 | 2041 | 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 | 2042 | 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 | 2043 | 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 | 2044 | 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 | 2045 | 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 | 2046 | 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 | 2047 | 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 | 2048 | 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 | 2049 | 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 | 2050 | 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 | 2051 | 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 | 2052 | 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 | 2053 | 2053 | |
| 189,474 | 2054 | 88 | 304,326 | 0 | 636,566 | (45,813) | 2,536,110 | 189,474 | 3,477,002 | 143,561 | 4.16 % | 0 | 63,591 | (1,246)-1% | 206,006 | 206,006 | 0 | 2054 | 2054 | 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 | 2055 | 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 | 2056 | 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 | (2,366)-2% | 225,109 | 225,109 | 0 | 2057 | 2057 | 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 | 2058 | 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 | 2059 | 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 | 2060 | 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 | 2061 | 2061 | |
| | | | | | (84,000) | | 167,261 | | 3,497,365 | | | 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

Structured Income Planning

Scenario: Client Review 2025

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | Approx Income Tax (3) | | After Tax Income | After Tax Target (7) | Income Gap | Year | | |
|---------------------|----------------|----------|----------|----------|-----------|----------|-----------|-----------------------------|-----------|-----------|----------------|----------------------|-----------------------|--------------|------------------|-----------------------|------------------|----------------------|--------------------|-----------------------------|
| Planning Horizon | | HYSA (2) | | | BA (3) | | | IRA (9) | | | Accounts Total | Planned Distribution | Percent Distribution | Wages (2) | SS (2) | | | | | |
| Total required | Year | John | Account | Income | 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 |
| View Beneficial RMD | | | | | | | | | | | | | | | | Manage Eff Tax Rate | | | Manage Infl Factor | |
| REGULAR RMD | net return | 56 | 3.75 % | 4.00 % | 5.00 % | John IRA | 1,540,000 | Subtotal of account incomes | 1,540,000 | 1,540,000 | 1,540,000 | 1,540,000 | 1,540,000 | 2.00 % | 2.60 % | | | | 3.00 % | from total income to target |
| across all accounts | initial amount | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | | 0 | 0 | 0 | 0 | 0 | | | | | | | |
| John | bonus % | 56 | 0.00 % | 0.00 % | 0.00 % | John inc | 0 | | 0 | 0 | 0 | 0 | 0 | | | | | | | |
| total RMD | w/bonus | 56 | 40,000 | 500,000 | 1,000,000 | John inc | 0 | | 0 | 0 | 0 | 0 | 0 | | | | | | | |
| 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 | (34,661)-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 % | 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 | 143,561 | 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 | (2,368)-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.

Doe, John

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

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

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

| | | Taxable | | | | | | Tax-Deferred | | | Incomes | | | | | | | | |
|---------------------------|----------------|----------|---------|----------|-----------|----------|-----------|----------------|----------------------|-----------------------------|-----------|---------|-----------------------|------------------|----------------------|------------|-----------|---------|--|
| Planning 40 years Horizon | | 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 | | |
| Total required | | | | | | | | | | | | | | | | | | | |
| View Beneficial RMD | | | | | | | | | | | | | | | | | | | |
| REGULAR RMD | net return | 56 | 3.75 % | | 4.00 % | | 5.00 % | John IRA | 1,540,000 | | | | | | | | | | |
| across all accounts | initial amount | | 40,000 | | 500,000 | | 1,000,000 | John inc | 0 | Subtotal of account incomes | | | | | | | | | |
| John | bonus % | | 0.00 % | | 0.00 % | | 0.00 % | John inc | 1,540,000 | | | | | | | | | | |
| total RMD | w/bonus | | 40,000 | | 500,000 | | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | |
| | | | Manage | | Manage | | Manage | | | | | | | | | | | | |
| 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 | (34,661)-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 % | 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 | 143,561 | 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 | (2,366)-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 | | | | 1,115,142 | 1,576,643 | (247,175) | 6,025,236 | 6,032,097 | (6,860) | |

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

Doe, John

Structured Income Planning

[Edit](#) [Save](#) [Cancel](#) [Add Account](#) [Add Income](#) [Add Inc Tax](#) [Add Target](#) [Edit or Add Scenario](#) [Display Options](#)

Scenario:

| | | Taxable | | | | | | | | Tax-Deferred | | Incomes | | Approx Income Tax | | After Tax Income | After Tax Target | Income Gap | Year | |
|---------------------|----------------|---------|---------|----------|----------|----------|-----------|-----------|-----------|-----------------------------|----------------|----------------------|----------------------|-------------------|-----------|---------------------|--------------------|--------------------|-----------------------------|------|
| Planning Horizon | | HYSYA | | | | BA | | | | IRA | | | | Wages | SS | | | | | |
| Total required | Year | John | Account | Income | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Percent Distribution | Wages | SS | Manage Eff Tax Rate | Manage Infi Factor | Manage Infi Factor | Manage Infi Factor | Year |
| REGULAR RMD | net return | 56 | 3.75 % | 40,000 | 4.00 % | 5,000 | 1,000,000 | John IRA | 1,540,000 | Subtotal of account incomes | 1,540,000 | | | 2.00 % | 2.60 % | | | | from total income to target | |
| across all accounts | initial amount | 56 | 0.00 % | 40,000 | 0.00 % | 5,000 | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | | |
| John | bonus % | 56 | 0.00 % | 40,000 | 0.00 % | 5,000 | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | | |
| total RMD | w/bonus | 56 | 0.00 % | 40,000 | 0.00 % | 5,000 | 1,000,000 | John inc | 1,540,000 | | | | | | | | | | | |
| 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 | 2,486,900 | 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% | 136,195 | 136,195 | (34,270) | 2040 | | |
| 107,477 | 2041 | 75 | 235,324 | 0 | 12,746 | (12,746) | 2,658,643 | 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) | 2,658,704 | 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) | 2,543,900 | 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 | 828,275 | (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 | 217,724 | 3,545,095 | 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.

Doe, John

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](#)

| | | Taxable | | | | | | Tax-Deferred | | | | | Incomes | | | | | |
|---------------------|----------------|---------|-----------|----------|-------------|-----------|-------------|--------------|----------------|----------------------|----------------------|-----------|-----------|-------------------|------------------|------------------|------------|------|
| Planning Horizon | | HYSA | | BA | | IRA | | | Accounts Total | Planned Distribution | Percent Distribution | Wages | SS | Approx Income Tax | After Tax Income | After Tax Target | Income Gap | Year |
| Total required | Year | John | Account | Income | Account | Income | Account | Income | John IRA | | | | | | | | | |
| REGULAR RMD | net return | 56 | 3.75 % | 40,000 | 4.00 % | 500,000 | 5.00 % | 1,000,000 | 1,540,000 | | | | | | | | | |
| across all accounts | initial amount | 56 | 40,000 | 500,000 | 1,000,000 | 1,540,000 | | | | | | | | | | | | |
| John | bonus % | 56 | 0.00 % | 0.00 % | 0.00 % | 0.00 % | 0.00 % | 0.00 % | 0.00 % | | | | | | | | | |
| total RMD | w/bonus | 56 | 40,000 | 500,000 | 1,000,000 | 1,540,000 | | | | | | | | | | | | |
| 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 | 163,289 | 0 | 886,140 | 0 | 1,568,375 | 0 | 2,600,514 | 0 | 0.00 % | 0 | 0 | 0.00 % | 96,300 | 96,300 | 0 | 2029 |
| 0 | 2030 | 64 | 181,416 | 0 | 1,007,556 | 0 | 1,689,931 | 0 | 2,777,447 | 0 | 0.00 % | 0 | 0 | 0.00 % | 98,390 | 98,390 | 0 | 2030 |
| 0 | 2031 | 65 | 200,243 | 0 | 1,147,313 | 0 | 1,847,244 | 0 | 2,969,691 | 0 | 0.00 % | 0 | 0 | 0.00 % | 100,580 | 100,580 | 0 | 2031 |
| 0 | 2032 | 66 | 219,718 | 0 | 1,307,031 | 0 | 2,036,275 | 0 | 3,178,966 | 0 | 0.00 % | 0 | 0 | 0.00 % | 102,870 | 102,870 | 0 | 2032 |
| 0 | 2033 | 67 | 239,821 | 0 | 1,486,852 | 0 | 2,256,127 | 0 | 3,455,093 | 0 | 0.00 % | 0 | 0 | 0.00 % | 105,260 | 105,260 | 0 | 2033 |
| 0 | 2034 | 68 | 260,516 | 0 | 1,686,767 | 0 | 2,505,894 | 0 | 3,799,787 | 0 | 0.00 % | 0 | 0 | 0.00 % | 107,750 | 107,750 | 0 | 2034 |
| 0 | 2035 | 69 | 281,861 | 0 | 1,906,828 | 0 | 2,706,722 | 0 | 4,211,509 | 0 | 0.00 % | 0 | 0 | 0.00 % | 110,340 | 110,340 | 0 | 2035 |
| 0 | 2036 | 70 | 303,916 | 0 | 2,147,744 | 0 | 2,979,666 | 0 | 4,701,175 | 0 | 0.00 % | 0 | 0 | 0.00 % | 113,030 | 113,030 | 0 | 2036 |
| 0 | 2037 | 71 | 326,641 | 0 | 2,409,385 | 0 | 3,291,551 | 0 | 5,270,326 | 0 | 0.00 % | 0 | 0 | 0.00 % | 115,820 | 115,820 | 0 | 2037 |
| 0 | 2038 | 72 | 350,006 | 0 | 2,692,391 | 0 | 3,643,842 | 0 | 5,921,168 | 0 | 0.00 % | 0 | 0 | 0.00 % | 118,710 | 118,710 | 0 | 2038 |
| 0 | 2039 | 73 | 374,071 | 0 | 3,006,462 | 0 | 4,037,904 | 0 | 6,653,122 | 0 | 0.00 % | 0 | 0 | 0.00 % | 121,700 | 121,700 | 0 | 2039 |
| 0 | 2040 | 74 | 408,896 | 0 | 3,352,598 | 0 | 4,476,702 | 0 | 7,476,898 | 0 | 0.00 % | 0 | 0 | 0.00 % | 124,790 | 124,790 | 0 | 2040 |
| 107,477 | 2041 | 75 | 454,441 | 0 | 3,841,039 | 0 | 5,007,743 | 107,477 | 8,384,375 | 2,916,712 | 3.30 % | 45,549 | 0 | (505)-1% | 140,280 | 140,280 | 0 | 2041 |
| 112,601 | 2042 | 76 | 510,866 | 0 | 4,372,905 | 0 | 5,639,648 | 112,601 | 9,497,023 | 2,961,724 | 3.35 % | 46,734 | 0 | (467)-1% | 144,489 | 144,489 | 0 | 2042 |
| 117,444 | 2043 | 77 | 578,231 | 0 | 5,057,136 | 0 | 6,386,784 | 117,444 | 10,718,767 | 3,005,602 | 3.41 % | 47,949 | 0 | (419)-1% | 148,823 | 148,823 | 0 | 2043 |
| 123,023 | 2044 | 78 | 656,606 | 0 | 5,893,742 | 0 | 7,280,486 | 123,023 | 12,164,169 | 3,048,165 | 3.46 % | 49,195 | 0 | (371)-1% | 153,288 | 153,288 | 0 | 2044 |
| 128,853 | 2045 | 79 | 746,051 | 0 | 6,899,793 | 0 | 8,479,679 | 128,853 | 13,862,834 | 3,089,210 | 3.52 % | 50,475 | 0 | (323)-1% | 157,887 | 157,887 | 0 | 2045 |
| 134,945 | 2046 | 80 | 857,526 | 0 | 8,177,319 | 0 | 9,956,648 | 134,945 | 15,952,053 | 3,128,520 | 3.59 % | 51,787 | 0 | (275)-1% | 162,623 | 162,623 | 0 | 2046 |
| 140,579 | 2047 | 81 | 990,911 | 0 | 9,728,230 | 0 | 11,784,870 | 140,579 | 18,736,820 | 3,165,856 | 3.66 % | 53,133 | 0 | (227)-1% | 167,500 | 167,500 | 0 | 2047 |
| 147,190 | 2048 | 82 | 1,147,286 | 0 | 11,575,516 | 0 | 13,950,792 | 147,190 | 21,912,584 | 3,200,975 | 3.73 % | 54,515 | 0 | (179)-1% | 172,527 | 172,527 | 0 | 2048 |
| 153,219 | 2049 | 83 | 1,327,731 | 0 | 13,602,747 | 0 | 16,553,539 | 153,219 | 25,666,123 | 3,233,601 | 3.81 % | 55,932 | 0 | (131)-1% | 177,703 | 177,703 | 0 | 2049 |
| 160,379 | 2050 | 84 | 1,532,226 | 0 | 15,975,973 | 0 | 19,628,906 | 160,379 | 30,295,029 | 3,263,389 | 3.89 % | 57,386 | 0 | (83)-0% | 183,034 | 183,034 | 0 | 2050 |
| 166,794 | 2051 | 85 | 1,761,851 | 0 | 18,807,824 | 0 | 23,336,729 | 166,794 | 35,358,818 | 3,289,830 | 3.98 % | 58,878 | 0 | (27)-0% | 188,525 | 188,525 | 0 | 2051 |
| 173,378 | 2052 | 86 | 2,016,606 | 0 | 22,124,430 | 0 | 27,961,159 | 173,378 | 41,920,658 | 3,312,569 | 3.98 % | 60,409 | 0 | (78)-1% | 194,181 | 194,181 | 0 | 2052 |
| 180,120 | 2053 | 87 | 2,297,581 | 0 | 26,041,911 | 0 | 33,063,140 | 180,120 | 49,983,809 | 3,331,223 | 3.98 % | 61,980 | 0 | (23)-1% | 200,006 | 200,006 | 0 | 2053 |
| 185,642 | 2054 | 88 | 2,604,876 | 0 | 29,766,787 | 0 | 38,829,927 | 185,642 | 60,013,737 | 3,345,380 | 4.19 % | 63,591 | 0 | (174)-1% | 206,006 | 206,006 | 0 | 2054 |
| 192,622 | 2055 | 89 | 2,948,491 | 0 | 34,415,278 | 0 | 45,240,605 | 192,622 | 73,754,117 | 3,354,632 | 4.44 % | 65,245 | 0 | (126)-1% | 212,187 | 212,187 | 0 | 2055 |
| 198,069 | 2056 | 90 | 3,429,516 | 0 | 40,844,814 | 0 | 53,684,419 | 198,069 | 90,638,536 | 3,358,509 | 4.58 % | 66,941 | 0 | (78)-1% | 218,552 | 218,552 | 0 | 2056 |
| 203,408 | 2057 | 91 | 4,047,181 | 0 | 48,991,995 | 0 | 64,176,414 | 203,408 | 113,775,045 | 3,356,546 | 4.73 % | 68,682 | 0 | (246)-2% | 225,109 | 225,109 | 0 | 2057 |
| 208,588 | 2058 | 92 | 4,814,016 | 0 | 58,806,011 | 0 | 78,982,430 | 208,588 | 146,131,591 | 3,348,178 | 4.89 % | 70,467 | 0 | (202)-2% | 231,862 | 231,862 | 0 | 2058 |
| 213,544 | 2059 | 93 | 5,741,041 | 0 | 70,567,052 | 0 | 96,949,481 | 213,544 | 185,081,069 | 3,332,878 | 5.07 % | 72,300 | 0 | (157)-2% | 238,818 | 238,818 | 0 | 2059 |
| 215,904 | 2060 | 94 | 6,947,266 | 0 | 84,514,288 | 0 | 118,463,769 | 215,904 | 238,544,938 | 3,310,080 | 5.27 % | 74,179 | 0 | (109)-2% | 245,982 | 245,982 | 0 | 2060 |
| 217,724 | 2061 | 95 | 8,432,511 | 0 | 100,946,839 | 0 | 141,416,304 | 217,724 | 295,061,018 | 3,279,235 | 5.48 % | 76,108 | 0 | (61)-2% | 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) | |

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.