

Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns

03/13/2026 4:42 pm EDT

This how-to article explains the purpose of each item on the structured income plan page. Below is the hypothetical example we will use.

Client Information:

- Jane Doe, age 61; birth date: 01/01/1965; retirement age: 67

Incomes:

- Wages: \$175,000 growing at 2.8%; Social Security (SS) at 67: \$36,000 COLA at 2.8%

Assets:

- Taxable Brokerage Account (BA): \$800,000, Moderate Aggressive 4% net growth per year
- Tax Deferred IRA: \$1,000,000, Aggressive 5% net growth per year
- Tax-Free ROTH: \$100,000, Aggressive 5% net growth per year

Goals and Objectives:

- Target Income: The first year will start at \$100,000 with an inflation factor of 2.8%. At age 67 the Target Income will reset to \$90,000 with an inflation factor of 2.8%. At age 77 the Target Income will reset to \$80,000 with an inflation factor of 2.8%.
- Brokerage Account: Contribute any excess savings into this account each year until the age 67. At retirement, this account will be withdrawn from in order to meet the target income in retirement. If and when there are any years with excess savings during the retirement years, that excess will be reinvested back into the Brokerage Account.
- Tax Deferred IRA: Contribute \$8,000 until the age of 67 and starting in retirement years withdrawal amounts to reach the target income for the remainder of the plan.
- Tax-Free ROTH: Contribute \$7,000 until the age of 67 and starting in retirement years liquidate the account within ten years.

Expenses:

- Gifting to Children: While working, Jane will gift \$12,000 annually; during retirement, Jane will reduce the annual gift to \$6,000 for the remainder of the plan.
- Travel: While working at \$6,000 with an inflation factor of 2.8%, while in retirement until age 80 \$12,000.

To learn more, see articles and sections:

- [Understanding a Structured Income Plan](#)
- [Understanding a Structured Income Plan that has a Target Income and an After-Tax Target Columns](#)
- [Case Studies](#)

Step 1: Prepared By: This represents who is the person who created the structured income plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario (RMD)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap		
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target			
REGULAR RMD across all accounts	net return	61	4.00 %	5.00 %	Jane IRA	5.00 %			1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %						
Jane total RMD	initial amount	61	800,000	1,000,000	Jane inc	1,000,000			1,900,000												
	bonus % w/bonus	61	0.00 %	0.00 %		0.00 %			0												
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025	
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027	
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028	
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029	
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030	
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031	
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032	
0	2033	68	1,076,398	46,423	1,537,448	0	192,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033	
0	2034	69	1,071,274	48,180	1,614,320	0	196,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034	
0	2035	70	1,064,148	49,976	1,695,036	0	199,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035	
0	2036	71	1,054,902	51,812	1,779,788	0	201,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036	
0	2037	72	1,043,410	53,688	1,868,778	0	203,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037	
0	2038	73	1,029,534	55,613	1,962,216	0	205,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038	
0	2039	74	1,013,126	57,589	2,060,327	0	206,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039	
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040	
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041	
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042	
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043	
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044	
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045	
109,549	2046	81	1,466,744	(44,884)	2,121,967	109,549	0	0	3,608,711	82,665	2.34 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046	
114,701	2047	82	1,553,659	(47,446)	2,113,364	114,701	0	0	3,707,024	87,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047	
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	89,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048	
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049	
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050	
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051	
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052	
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053	
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054	
154,349	2055	90	2,705,571	(63,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055	
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056	
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057	
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058	
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059	
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,701)-15%	131,512	131,512	0	2060	
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061	
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062	
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063	
163,136	2064	99	4,499,906	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064	
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065	
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0		

Step 2: Initial Plan Date: This date represents the first day of the structured income plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2020
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario Summary	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap					
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	After Tax Income	After Tax Target	Income Gap					
REGULAR RMD across all accounts	net return	61	4.00 %	5.00 %	Jane IRA	5.00 %			1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %									
Jane total RMD	initial amount	61	800,000	1,000,000	Jane inc	0.00 %	100,000	100,000	1,900,000															
0	bonus % w/bonus	61	0.00 %	0.00 %																				
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025				
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027				
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028				
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029				
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030				
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031				
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032				
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033				
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034				
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035				
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036				
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037				
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038				
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039				
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040				
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041				
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	3.63 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	120,000	120,000	0	2042				
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	127,291	3.82 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	122,240	122,240	0	2043				
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	137,636	4.11 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	124,543	124,543	0	2044				
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	147,991	4.40 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	126,910	126,910	0	2045				
109,549	2046	81	1,468,744	(27,464)	2,121,967	109,549	0	0	3,608,711	158,346	4.70 %	0	60,837	(6,000)	(17,667)	(30,356)-14%	129,343	129,343	0	2046				
114,701	2047	82	1,553,659	(29,466)	2,113,364	114,701	0	0	3,707,024	168,709	4.99 %	0	62,541	(6,000)	(18,167)	(32,000)-14%	131,843	131,843	0	2047				
119,399	2048	83	1,706,988	(29,522)	2,099,634	119,399	0	0	3,806,621	179,069	5.28 %	0	64,292	(6,000)	(18,679)	(33,731)-14%	134,417	134,417	0	2048				
124,978	2049	84	1,827,611	(29,544)	2,079,637	124,978	0	0	3,907,248	189,428	5.57 %	0	66,092	(6,000)	(19,200)	(35,566)-14%	137,060	137,060	0	2049				
129,977	2050	85	1,955,252	(29,537)	2,053,641	129,977	0	0	4,008,893	199,787	5.86 %	0	67,942	(6,000)	(19,731)	(37,497)-14%	139,778	139,778	0	2050				
135,108	2051	86	2,090,190	(29,528)	2,021,215	135,108	0	0	4,111,405	209,146	6.15 %	0	69,845	(6,000)	(20,272)	(39,533)-14%	142,527	142,527	0	2051				
140,362	2052	87	2,232,735	(29,538)	1,981,914	140,362	0	0	4,214,649	218,505	6.44 %	0	71,801	(6,000)	(20,813)	(41,781)-14%	145,444	145,444	0	2052				
144,665	2053	88	2,382,386	(29,542)	1,936,344	144,665	0	0	4,318,731	227,864	6.73 %	0	73,811	(6,000)	(21,363)	(44,338)-15%	148,396	148,396	0	2053				
150,104	2054	89	2,540,221	(29,540)	1,883,057	150,104	0	0	4,423,278	237,223	7.02 %	0	75,878	(6,000)	(21,925)	(47,011)-15%	151,431	151,431	0	2054				
154,349	2055	90	2,705,571	(29,541)	1,822,861	154,349	0	0	4,528,432	246,582	7.31 %	0	78,002	(6,000)	(22,496)	(49,859)-15%	154,551	154,551	0	2055				
158,510	2056	91	2,878,590	(29,542)	1,755,494	158,510	0	0	4,634,085	255,941	7.60 %	0	80,186	(6,000)	(23,077)	(52,844)-15%	157,759	157,759	0	2056				
162,546	2057	92	3,059,411	(29,543)	1,680,723	162,546	0	0	4,740,134	265,300	7.89 %	0	82,432	(6,000)	(23,668)	(55,844)-15%	161,056	161,056	0	2057				
166,408	2058	93	3,248,127	(29,543)	1,598,351	166,408	0	0	4,846,478	274,659	8.18 %	0	84,740	(6,000)	(24,269)	(58,944)-15%	164,446	164,446	0	2058				
169,247	2059	94	3,443,420	(29,543)	1,510,021	169,247	0	0	4,953,441	284,018	8.47 %	0	87,112	(6,000)	(24,879)	(62,144)-15%	167,930	167,930	0	2059				
169,665	2060	95	3,645,154	(29,543)	1,415,857	169,665	0	0	5,061,011	293,377	8.76 %	0	89,551	(6,000)	(25,496)	(65,444)-15%	171,512	171,512	0	2060				
168,554	2061	96	3,851,575	(29,543)	1,318,095	168,554	0	0	5,169,670	302,736	9.05 %	0	92,059	(6,000)	(26,121)	(68,844)-15%	175,193	175,193	0	2061				
168,987	2062	97	4,063,980	(29,543)	1,215,013	168,987	0	0	5,278,994	312,095	9.34 %	0	94,637	(6,000)	(26,756)	(72,344)-15%	178,980	178,980	0	2062				
166,440	2063	98	4,289,254	(29,543)	1,109,324	166,440	0	0	5,389,578	321,454	9.63 %	0	97,286	(6,000)	(27,400)	(75,844)-15%	182,871	182,871	0	2063				
163,136	2064	99	4,499,006	(29,543)	1,001,654	163,136	0	0	5,501,560	330,813	9.92 %	0	100,010	(6,000)	(28,063)	(80,444)-15%	186,872	186,872	0	2064				
156,508	2065	100	4,720,464	(29,543)	895,228	156,508	0	0	5,615,692	340,172	10.21 %	0	102,811	(6,000)	(28,736)	(84,144)-15%	190,984	190,984	0	2065				
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0					

Step 3: Revised Plan Date: This date represents the most recent date that the structured income plan was edited.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR

INITIAL PLAN DATE: 01/01/2026

REVISED PLAN DATE: 02/20/2024

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario (1/1)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year		
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap						
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor					Manage Infl Factor	
REGULAR RMD across all accounts	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %										
Jane total RMD	initial amount	61	800,000		1,000,000	Jane inc	0.00 %		0																
0	bonus % w/bonus	61	0.00 %		0.00 %		0.00 %		0																
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026					
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027					
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028					
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029					
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030					
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031					
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,300	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032					
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033					
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034					
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035					
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036					
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037					
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038					
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039					
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040					
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041					
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	118,000	118,000	0	2042					
95,868	2043	78	1,235,090	(21,577)	2,118,680	95,868	0	0	3,354,370	124,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	120,240	120,240	0	2043					
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	131,110	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	122,643	122,643	0	2044					
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	138,011	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	125,250	125,250	0	2045					
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	144,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046					
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	151,254	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047					
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	157,917	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048					
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	164,634	1.93 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049					
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	171,411	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050					
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	178,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051					
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	185,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052					
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	192,633	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053					
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	199,855	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054					
154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	0	4,528,432	206,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055					
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056					
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057					
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058					
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059					
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,701)-15%	131,512	131,512	0	2060					
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061					
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062					
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063					
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064					
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065					
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0						

Step 4: Scenario: This text box shows the scenario you are currently viewing. To switch scenarios, click the dropdown arrow to toggle between scenarios.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario (1/20)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap		
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target			
REGULAR RMD	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %						
across all accounts	initial amount	61	800,000	1,000,000	1,000,000	100,000	0	0	1,900,000												
Jane total RMD	bonus % w/bonus	61	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0												
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025	
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027	
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028	
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029	
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030	
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031	
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032	
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033	
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034	
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035	
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036	
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037	
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038	
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039	
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040	
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041	
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	3.63 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	120,000	120,000	0	2042	
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	128,291	3.85 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	124,240	124,240	0	2043	
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	139,636	4.07 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	128,543	128,543	0	2044	
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	151,191	4.31 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	132,910	132,910	0	2045	
109,549	2046	81	1,468,744	(27,464)	2,121,967	109,549	0	0	3,598,711	162,955	4.56 %	0	60,837	(6,000)	(17,667)	(30,350)-14%	137,343	137,343	0	2046	
114,701	2047	82	1,556,659	(29,476)	2,113,364	114,701	0	0	3,696,024	174,979	4.82 %	0	62,541	(6,000)	(18,169)	(32,000)-14%	141,849	141,849	0	2047	
119,399	2048	83	1,706,988	(31,522)	2,099,634	119,399	0	0	3,805,621	187,257	5.08 %	0	64,292	(6,000)	(18,684)	(33,750)-14%	146,417	146,417	0	2048	
124,978	2049	84	1,827,611	(33,644)	2,079,637	124,978	0	0	3,927,248	200,013	5.34 %	0	66,092	(6,000)	(19,213)	(35,566)-14%	151,111	151,111	0	2049	
129,977	2050	85	1,955,252	(35,837)	2,053,641	129,977	0	0	4,058,893	213,276	5.61 %	0	67,942	(6,000)	(19,756)	(37,439)-14%	156,000	156,000	0	2050	
135,108	2051	86	2,090,190	(38,098)	2,021,215	135,108	0	0	4,214,549	227,178	5.89 %	0	69,845	(6,000)	(20,309)	(39,350)-14%	161,111	161,111	0	2051	
140,362	2052	87	2,232,735	(40,446)	1,981,914	140,362	0	0	4,384,478	241,734	6.18 %	0	71,801	(6,000)	(20,871)	(41,281)-14%	166,444	166,444	0	2052	
144,665	2053	88	2,382,386	(42,882)	1,936,344	144,665	0	0	4,568,731	256,952	6.48 %	0	73,711	(6,000)	(21,438)	(43,225)-14%	171,999	171,999	0	2053	
150,104	2054	89	2,540,221	(45,400)	1,883,057	150,104	0	0	4,768,038	272,852	6.79 %	0	75,681	(6,000)	(22,000)	(45,197)-14%	177,777	177,777	0	2054	
154,349	2055	90	2,707,571	(47,999)	1,822,861	154,349	0	0	4,982,432	289,451	7.11 %	0	77,711	(6,000)	(22,571)	(47,197)-14%	183,888	183,888	0	2055	
158,510	2056	91	2,878,590	(50,677)	1,755,494	158,510	0	0	5,212,549	306,748	7.45 %	0	79,811	(6,000)	(23,156)	(49,225)-14%	190,222	190,222	0	2056	
162,546	2057	92	3,059,411	(53,433)	1,680,723	162,546	0	0	5,456,478	324,841	7.81 %	0	81,961	(6,000)	(23,756)	(51,281)-14%	196,888	196,888	0	2057	
166,408	2058	93	3,248,127	(56,269)	1,598,351	166,408	0	0	5,716,478	343,740	8.18 %	0	84,161	(6,000)	(24,371)	(53,333)-14%	203,888	203,888	0	2058	
169,247	2059	94	3,444,420	(59,184)	1,510,021	169,247	0	0	5,992,441	363,555	8.57 %	0	86,411	(6,000)	(24,991)	(55,350)-14%	211,222	211,222	0	2059	
169,665	2060	95	3,645,154	(62,169)	1,415,857	169,665	0	0	6,284,011	384,394	8.98 %	0	88,711	(6,000)	(25,616)	(57,371)-14%	219,000	219,000	0	2060	
168,554	2061	96	3,851,575	(65,213)	1,318,095	168,554	0	0	6,592,470	406,267	9.41 %	0	91,061	(6,000)	(26,256)	(59,300)-14%	227,222	227,222	0	2061	
168,987	2062	97	4,063,980	(68,322)	1,215,013	168,987	0	0	6,917,993	429,185	9.86 %	0	93,461	(6,000)	(26,901)	(61,281)-14%	235,888	235,888	0	2062	
166,440	2063	98	4,292,254	(71,475)	1,109,324	166,440	0	0	7,261,768	453,210	10.33 %	0	95,911	(6,000)	(27,556)	(63,222)-14%	245,000	245,000	0	2063	
163,136	2064	99	4,499,006	(74,669)	1,001,654	163,136	0	0	7,625,704	478,449	10.84 %	0	98,411	(6,000)	(28,221)	(65,166)-14%	254,666	254,666	0	2064	
156,508	2065	100	4,720,464	(77,903)	895,228	156,508	0	0	8,010,692	504,852	11.41 %	0	100,961	(6,000)	(28,896)	(67,111)-14%	264,888	264,888	0	2065	
			(891,632)		3,488,653		193,210	2,790,230				1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0		

Step 5: Planning Horizon: This text box displays the timeline for the planning scenario. To adjust the timeline, click the dropdown arrow and select a time frame.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario Summary	Year	Jan	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year
			Account	Income	Account	Income	Account	Income				Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap				
			800,000	1,000,000	Jane IRA	5.00 %	1,900,000	Subtotal of account incomes				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target					
REGULAR RMD	net return	61	4.00 %	5.00 %	5.00 %	1,900,000	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2026					
across all accounts	bonus % w/bonus	62	800,000	1,000,000	1,000,000	0	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027					
Jane total RMD	0	63	0.00 %	0.00 %	0.00 %	0	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2028					
0	0	64	840,650	(8,650)	1,058,000	(8,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2029					
0	0	65	928,778	(9,906)	1,182,845	(8,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2030					
0	0	66	1,021,417	(11,834)	1,320,486	(8,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2031					
0	0	67	1,081,091	(12,577)	1,394,511	(8,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2032					
0	0	68	1,079,635	44,699	1,464,236	0	2,127,031	(24,255)	-1.21 %	179,900	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2033					
0	0	69	1,076,398	46,423	1,537,448	0	2,127,031	(24,255)	-1.21 %	179,900	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2034					
0	0	70	1,071,274	48,180	1,614,320	0	2,127,031	(24,255)	-1.21 %	179,900	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2035					
0	0	71	1,064,148	49,976	1,695,036	0	2,127,031	(24,255)	-1.21 %	179,900	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2036					
0	0	72	1,054,902	51,812	1,779,788	0	2,127,031	(24,255)	-1.21 %	179,900	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2037					
0	0	73	1,043,410	53,688	1,868,778	0	2,127,031	(24,255)	-1.21 %	179,900	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2038					
0	0	74	1,029,534	55,613	1,962,216	0	2,127,031	(24,255)	-1.21 %	179,900	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2039					
0	0	75	1,013,126	57,589	2,060,327	0	2,127,031	(24,255)	-1.21 %	179,900	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2040					
83,753	0	76	1,057,092	(3,441)	2,079,590	83,753	2,241	3,159,083	103,833	3.33 %	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2041					
87,746	0	77	1,103,507	(4,131)	2,095,823	87,746	23,521	3,199,330	107,136	3.39 %	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2042					
91,521	0	78	1,167,417	(19,770)	2,109,094	91,521	0	3,276,510	71,751	2.24 %	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2043					
95,868	0	79	1,235,690	(21,577)	2,118,680	95,868	0	3,354,370	74,291	2.27 %	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2044					
100,411	0	80	1,308,593	(23,475)	2,124,202	100,411	0	3,432,796	76,936	2.29 %	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2045					
105,159	0	81	1,386,404	(25,467)	2,125,254	105,159	0	3,511,658	79,691	2.32 %	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2046					
109,549	0	82	1,468,744	(44,884)	2,121,967	109,549	0	3,608,711	82,665	2.34 %	60,837	(6,000)	(17,667)	(30,359)-14%	89,343	89,343	0	2047					
114,701	0	83	1,563,659	(47,446)	2,113,364	114,701	0	3,707,024	87,255	2.36 %	62,541	(6,000)	(18,171)	(33,011)-14%	91,845	91,845	0	2048					
119,399	0	84	1,706,988	(49,322)	2,099,634	119,399	0	3,806,621	92,917	2.44 %	64,292	(6,000)	(18,713)	(35,822)-14%	94,417	94,417	0	2049					
124,978	0	85	1,827,611	(52,344)	2,079,637	124,978	0	3,907,248	98,634	2.53 %	66,092	(6,000)	(19,292)	(38,766)-14%	97,060	97,060	0	2050					
129,977	0	86	1,955,252	(54,537)	2,053,641	129,977	0	4,008,893	104,401	2.61 %	67,942	(6,000)	(19,907)	(41,841)-14%	99,778	99,778	0	2051					
135,108	0	87	2,090,190	(56,728)	2,021,215	135,108	0	4,111,405	110,218	2.69 %	69,842	(6,000)	(20,557)	(45,051)-14%	102,527	102,527	0	2052					
140,362	0	88	2,232,735	(58,938)	1,981,914	140,362	0	4,214,649	116,086	2.77 %	71,791	(6,000)	(21,252)	(48,384)-14%	105,444	105,444	0	2053					
144,665	0	89	2,382,386	(60,342)	1,936,344	144,665	0	4,318,731	122,009	2.84 %	73,781	(6,000)	(22,000)	(51,822)-14%	108,396	108,396	0	2054					
150,104	0	90	2,540,221	(62,540)	1,883,057	150,104	0	4,423,278	127,976	2.91 %	75,818	(6,000)	(22,799)	(55,363)-14%	111,331	111,331	0	2055					
154,349	0	91	2,705,571	(64,741)	1,822,861	154,349	0	4,528,432	133,995	2.98 %	77,903	(6,000)	(23,641)	(59,004)-14%	114,351	114,351	0	2056					
158,510	0	92	2,878,590	(64,797)	1,755,494	158,510	0	4,634,085	140,066	3.02 %	80,026	(6,000)	(24,527)	(62,731)-14%	117,579	117,579	0	2057					
162,546	0	93	3,059,411	(65,677)	1,680,723	162,546	0	4,740,134	146,197	3.07 %	82,197	(6,000)	(25,458)	(66,572)-14%	121,056	121,056	0	2058					
166,408	0	94	3,248,127	(66,339)	1,598,351	166,408	0	4,846,478	152,379	3.11 %	84,410	(6,000)	(26,433)	(70,565)-14%	124,846	124,846	0	2059					
168,247	0	95	3,443,420	(65,369)	1,510,021	168,247	0	4,953,441	158,612	3.15 %	86,664	(6,000)	(27,453)	(74,708)-14%	128,930	128,930	0	2060					
169,665	0	96	3,645,154	(66,998)	1,415,857	169,665	0	5,061,011	164,907	3.24 %	89,051	(6,000)	(28,517)	(79,125)-14%	133,152	133,152	0	2061					
168,554	0	97	3,851,575	(60,615)	1,318,095	168,554	0	5,169,670	171,264	3.31 %	91,574	(6,000)	(29,624)	(83,669)-14%	137,525	137,525	0	2062					
168,987	0	98	4,063,980	(58,342)	1,215,013	168,987	0	5,278,994	177,694	3.36 %	94,133	(6,000)	(30,773)	(88,362)-14%	142,051	142,051	0	2063					
166,440	0	99	4,289,254	(53,715)	1,109,324	166,440	0	5,389,578	184,197	3.40 %	96,726	(6,000)	(31,964)	(93,296)-14%	146,871	146,871	0	2064					
163,136	0	100	4,499,906	(48,441)	1,001,654	163,136	0	5,501,560	190,744	3.43 %	99,354	(6,000)	(33,206)	(98,581)-14%	151,964	151,964	0	2065					
156,508	0	100	4,720,464	(40,563)	895,228	156,508	0	5,615,692	197,439	3.48 %	102,028	(6,000)	(34,500)	(103,721)-14%	157,484	157,484	0	2065					
			(891,632)		3,488,653		193,210	2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0					

Step 6: Final Row: The final row indicates the last year of the planning horizon.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario (10)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap					
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Eff Tax Rate	Manage Infl Factor	from total income to target						
REGULAR RMD	net return	61	4.00 %	5.00 %	Jane IRA	5.00 %			1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %									
across all accounts	initial amount	61	800,000	1,000,000	Jane inc	0.00 %			0															
Jane total RMD	bonus % w/bonus	61	0.00 %	0.00 %	Jane inc	0.00 %			0															
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025				
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027				
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028				
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029				
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030				
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031				
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,380	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032				
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033				
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034				
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035				
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036				
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037				
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038				
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039				
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040				
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041				
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	120,000	120,000	0	2042				
95,868	2043	78	1,235,090	(21,577)	2,118,680	95,868	0	0	3,354,370	124,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	122,240	122,240	0	2043				
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	131,706	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	124,543	124,543	0	2044				
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	139,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	126,910	126,910	0	2045				
109,549	2046	81	1,468,744	(27,484)	2,121,967	109,549	0	0	3,608,711	148,165	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046				
114,701	2047	82	1,593,659	(29,446)	2,113,364	114,701	0	0	3,707,024	157,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047				
119,399	2048	83	1,706,988	(29,582)	2,099,634	119,399	0	0	3,806,621	166,917	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048				
124,978	2049	84	1,827,611	(30,344)	2,079,637	124,978	0	0	3,907,248	176,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049				
129,977	2050	85	1,955,252	(31,111)	2,053,641	129,977	0	0	4,008,893	186,411	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050				
135,108	2051	86	2,090,190	(31,978)	2,021,215	135,108	0	0	4,111,405	196,248	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051				
140,362	2052	87	2,232,735	(32,851)	1,981,914	140,362	0	0	4,214,649	206,144	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052				
144,665	2053	88	2,382,386	(33,731)	1,936,344	144,665	0	0	4,318,731	216,089	2.00 %	0	73,811	(6,000)	0	(43,938)-15%	108,396	108,396	0	2053				
150,104	2054	89	2,540,221	(34,617)	1,883,057	150,104	0	0	4,423,278	226,065	2.03 %	0	75,878	(6,000)	0	(46,111)-15%	111,431	111,431	0	2054				
154,349	2055	90	2,705,571	(35,511)	1,822,861	154,349	0	0	4,528,432	236,068	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055				
158,510	2056	91	2,878,590	(36,411)	1,755,494	158,510	0	0	4,634,085	246,093	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056				
162,546	2057	92	3,059,411	(37,317)	1,680,723	162,546	0	0	4,740,134	256,144	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057				
166,408	2058	93	3,248,127	(38,229)	1,598,351	166,408	0	0	4,846,478	266,211	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058				
169,247	2059	94	3,443,420	(39,146)	1,510,021	169,247	0	0	4,953,441	276,292	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059				
169,665	2060	95	3,645,154	(40,069)	1,415,857	169,665	0	0	5,061,011	286,387	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060				
168,554	2061	96	3,851,575	(41,000)	1,318,095	168,554	0	0	5,169,670	296,496	2.14 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061				
168,987	2062	97	4,063,980	(41,937)	1,215,013	168,987	0	0	5,278,994	306,619	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062				
166,440	2063	98	4,280,254	(42,881)	1,109,324	166,440	0	0	5,389,578	316,756	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063				
163,136	2064	99	4,499,006	(43,831)	1,001,464	163,136	0	0	5,501,460	326,907	2.14 %	0	100,010	(6,000)	0	(62,023)-15%	146,877	146,877	0	2064				
163,136	2065	100	4,720,464	(44,786)	895,228	163,136	0	0	5,615,692	337,072	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065				
				(891,632)		3,488,633		193,210	2,900,230			1,126,302	2,298,549	(2,76,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0					

Step 7: Numbers at the End of the Plan: Note the numbers at the end of the plan; they represent the total amounts of the columns.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Details (RMD)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Year			
			Brokerage Account		IRA		ROTH					Wages	SS	Gift to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap				
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor					
net return	61	Jane	800,000	5.00%	Jane IRA	5.00%			1,900,000	Subtotal of account incomes		2.80%	2.80%	0.00%	2.80%								
across all accounts	initial amount	61	800,000	0.00%	1,000,000	0.00%	100,000	0.00%	1,900,000	0													
Jane total RMD	bonus % w/bonus	61	800,000	0.00%	1,000,000	0.00%	100,000	0.00%	1,900,000	0													
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24%	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025			
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21%	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027			
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17%	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028			
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14%	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029			
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13%	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030			
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10%	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031			
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57%	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032			
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58%	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033			
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59%	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034			
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61%	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035			
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62%	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036			
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63%	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037			
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64%	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038			
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66%	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039			
83,753	2040	75	1,057,092	(49,976)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33%	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040			
87,746	2041	76	1,103,507	(41,311)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39%	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041			
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24%	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042			
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27%	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043			
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	76,936	2.29%	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044			
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32%	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045			
109,549	2046	81	1,466,744	(44,884)	2,121,967	109,549	0	0	3,608,711	82,665	1.84%	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046			
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86%	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047			
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88%	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048			
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91%	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049			
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93%	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050			
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96%	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051			
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98%	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052			
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00%	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053			
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03%	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054			
154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05%	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055			
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07%	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056			
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09%	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057			
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11%	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058			
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12%	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059			
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13%	0	89,551	(6,000)	0	(57,701)-15%	131,512	131,512	0	2060			
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13%	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061			
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14%	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062			
166,440	2063	98	4,280,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14%	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063			
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13%	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064			
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,662	115,646	2.11%	0	102,811	(6,000)	0	(61,729)-14%	150,684	150,684	0	2065			
				(891,632)		3,488,653		193,210	2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0				

Step 8: RMD Column: This column represents the amount that needs to be withdrawn from qualified accounts, which for this plan includes just the tax-deferred IRA. The background color is white, which indicates the exact RMD amount has been withdrawn. If the background color is red, not enough is being withdrawn to satisfy the RMD for that year. If the background color is green, more than the RMD is being withdrawn from qualified accounts in that year.

Doe, Jane

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: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year				
		Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor									
		Account	Income	Account	Income	Account	Income				2.80 %	2.80 %	0.00 %	2.80 %	Eff Tax Rate	2.80 %	2.80 %	2.80 %						2.80 %			
Total required		5.00 %		5.00 %		5.00 %		1,900,000	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %	1,900,000	100.00 %			
REGULAR RMD		800,000		1,000,000		1,000,000		0	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %			
across all accounts		800,000		1,000,000		1,000,000		0	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %			
Jane total RMD		800,000		1,000,000		1,000,000		0	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %			
2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,101,650	(23,650)	-1.24 %	179,900	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026								
2027	62	883,551	(9,255)	1,118,900	(8,000)	124,000	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027								
2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028								
2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029								
2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030								
2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031								
2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032								
2033	68	1,076,398	46,423	1,537,448	0	182,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033								
2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034								
2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035								
2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036								
2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037								
2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038								
2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039								
2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040								
87,746	2041	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041								
91,521	2042	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	3.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042								
95,868	2043	1,235,690	(21,377)	2,118,680	95,868	0	0	3,354,370	124,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043								
100,411	2044	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	131,110	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044								
105,159	2045	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	138,033	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045								
109,549	2046	1,468,744	(27,464)	2,121,967	109,549	0	0	3,608,711	145,056	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046								
114,701	2047	1,553,659	(29,464)	2,113,364	114,701	0	0	3,707,024	152,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047								
119,399	2048	1,706,988	(29,322)	2,099,634	119,399	0	0	3,806,621	159,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048								
124,978	2049	1,827,611	(29,344)	2,079,637	124,978	0	0	3,907,248	167,434	1.93 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049								
129,977	2050	1,955,252	(30,537)	2,053,641	129,977	0	0	4,008,893	175,411	1.91 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050								
135,108	2051	2,090,190	(31,728)	2,021,215	135,108	0	0	4,111,405	183,880	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051								
140,362	2052	2,232,735	(32,938)	1,981,914	140,362	0	0	4,214,649	192,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052								
144,665	2053	2,382,386	(34,242)	1,936,344	144,665	0	0	4,318,731	200,969	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053								
150,104	2054	2,540,221	(35,540)	1,883,057	150,104	0	0	4,423,278	209,503	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054								
154,349	2055	2,705,571	(36,841)	1,822,861	154,349	0	0	4,528,432	218,038	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055								
158,510	2056	2,878,590	(38,147)	1,755,494	158,510	0	0	4,634,085	226,573	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056								
162,546	2057	3,059,411	(39,446)	1,680,723	162,546	0	0	4,740,134	235,108	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057								
166,408	2058	3,248,127	(40,745)	1,598,351	166,408	0	0	4,846,478	243,643	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058								
168,247	2059	3,443,420	(42,044)	1,510,021	168,247	0	0	4,953,441	252,178	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059								
169,665	2060	3,645,154	(43,343)	1,415,857	169,665	0	0	5,061,011	260,713	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060								
168,554	2061	3,851,575	(44,642)	1,318,095	168,554	0	0	5,169,670	269,248	2.14 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061								
166,987	2062	4,063,980	(45,941)	1,215,013	166,987	0	0	5,278,994	277,783	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062								
166,440	2063	4,289,254	(47,240)	1,109,324	166,440	0	0	5,389,578	286,318	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063								
163,136	2064	4,499,006	(48,539)	1,001,654	163,136	0	0	5,501,560	294,853	2.13 %	0	100,010	(6,000)	0	(61,839)-15%	146,872	146,872	0	2064								
156,508	2065	4,720,464	(49,838)	895,228	156,508	0	0	5,615,692	303,388	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065								
		(891,632)		3,488,653		193,210		2,790,230				1,126,302		2,298,549		(276,000)		(240,896)		(1,346,153)		4,352,033		4,352,033		0	

Step 9: Year: Each row represents one year in the plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario Summary	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
			Account	Income	Account	Income	Account	Income				Wages	SS	Gifting to Children	Travel	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor					
			800,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000				2.80 %	2.80 %	0.00 %	2.80 %	Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor					
REGULAR RMD across all accounts	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026				
Jane total RMD	initial amount	61	800,000	1,000,000	1,000,000	1,000,000	1,000,000	1,900,000	0	0		179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027				
0	w/bonus	61	0.00 %	0.00 %	0.00 %	Jane inc	0.00 %	0	0	0		184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028				
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026				
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027				
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028				
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029				
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030				
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031				
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032				
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033				
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034				
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035				
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,324	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036				
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037				
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038				
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039				
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040				
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041				
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	120,800	120,800	0	2042				
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	124,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	122,240	122,240	0	2043				
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	131,706	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	123,700	123,700	0	2044				
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	139,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	125,250	125,250	0	2045				
109,549	2046	81	1,466,744	(27,464)	2,121,967	109,549	0	0	3,608,711	148,333	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046				
114,701	2047	82	1,553,659	(29,466)	2,113,364	114,701	0	0	3,707,024	157,755	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047				
119,399	2048	83	1,706,988	(29,522)	2,099,634	119,399	0	0	3,806,621	167,917	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048				
124,978	2049	84	1,827,611	(31,534)	2,079,637	124,978	0	0	3,907,248	178,634	1.93 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049				
129,977	2050	85	1,955,252	(33,537)	2,053,641	129,977	0	0	4,008,893	189,911	1.99 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050				
135,108	2051	86	2,090,190	(35,538)	2,021,215	135,108	0	0	4,111,405	201,966	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051				
140,362	2052	87	2,232,735	(37,539)	1,981,914	140,362	0	0	4,214,649	214,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052				
144,665	2053	88	2,382,386	(39,542)	1,936,344	144,665	0	0	4,318,731	227,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053				
150,104	2054	89	2,540,221	(41,545)	1,883,057	150,104	0	0	4,423,278	240,765	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054				
154,349	2055	90	2,705,571	(43,548)	1,822,861	154,349	0	0	4,528,432	254,706	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055				
158,510	2056	91	2,878,590	(45,551)	1,755,494	158,510	0	0	4,634,085	269,139	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056				
162,546	2057	92	3,059,411	(47,554)	1,680,723	162,546	0	0	4,740,134	284,069	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057				
166,408	2058	93	3,248,127	(49,557)	1,598,351	166,408	0	0	4,846,478	300,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058				
168,247	2059	94	3,443,420	(51,560)	1,510,021	168,247	0	0	4,953,441	316,722	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059				
169,665	2060	95	3,645,154	(53,563)	1,415,857	169,665	0	0	5,061,011	333,966	2.13 %	0	89,551	(6,000)	0	(57,701)-15%	131,512	131,512	0	2060				
168,554	2061	96	3,851,575	(55,566)	1,318,095	168,554	0	0	5,169,670	351,740	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061				
168,987	2062	97	4,063,980	(57,569)	1,215,013	168,987	0	0	5,278,994	370,044	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062				
166,440	2063	98	4,289,254	(59,572)	1,109,324	166,440	0	0	5,389,578	388,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063				
163,136	2064	99	4,499,906	(61,575)	1,001,654	163,136	0	0	5,501,560	407,894	2.13 %	0	100,010	(6,000)	0	(61,839)-15%	146,872	146,872	0	2064				
156,508	2065	100	4,720,464	(63,578)	895,228	156,508	0	0	5,615,692	427,411	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065				
			(891,632)		3,488,653		193,210	2,790,230				1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0					

Step 10: Name & Age: This column displays the client's name and age.

Doe, Jane

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: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/ Target Income and After Tax Target

Total required	Year	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year			
		Account	Income	Account	Income	Account	Income				Wages	SS	Gift to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap							
REGULAR RMD	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %																		
across all accounts	initial amount	800,000		1,000,000		100,000		1,900,000	Subtotal of account incomes			Manage Infl Factor	2.80 %	2.80 %	0.00 %	2.80 %	2.80 %								
Jane total RMD	bonus w/bonus	0.00 %		0.00 %		0.00 %		0																	
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026					
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027					
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028					
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029					
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030					
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031					
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032					
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033					
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034					
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035					
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036					
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037					
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038					
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039					
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040					
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041					
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042					
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043					
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044					
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045					
109,549	2046	81	1,466,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046					
114,701	2047	82	1,553,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047					
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048					
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049					
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050					
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051					
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052					
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053					
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054					
154,349	2055	90	2,705,571	(63,441)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055					
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056					
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057					
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058					
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059					
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060					
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061					
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062					
166,440	2063	98	4,280,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063					
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064					
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065					
			(891,632)		3,488,653		193,210	2,790,230				1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0						

Step 11: Brokerage Account & Income: The grayed-out section displays the growth rate (shaded in orange) and the initial account balance. The left column with the header "Account" displays the estimated account balance at the end of that year. The right column with the header "Income" represents any cash flow in or out of the account in that year. Since the header is "Income" a contribution would be negative and a withdrawal would be a positive number.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

Save Cancel Add Account Add Income Add Income Add Target Edit or Add Scenario Display Options

Scenario Understanding Structured Plan w/ Target Income and After Tax Target

Total required View Scenario	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap					
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	from total income to target					
REGULAR RMD across all accounts	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %									
Jane total RMD	initial amount	61	800,000		1,000,000	Jane inc	0.00 %		0	0														
0	bonus % w/bonus	61	0.00 %		0.00 %		0.00 %		0	0														
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025				
0	2026	62	883,531	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2026				
0	2027	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2027				
0	2028	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2028				
0	2029	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2029				
0	2030	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2030				
0	2031	67	1,137,635	(13,372)	1,472,466	(8,000)	197,983	(7,000)	2,809,054	(28,372)	-1.07 %	206,911	0	(12,000)	(7,080)	(41,111)-17%	118,000	118,000	0	2031				
0	2032	68	1,197,098	(14,218)	1,554,484	(8,000)	215,900	(7,000)	2,976,482	(29,218)	-1.04 %	213,544	0	(12,000)	(7,286)	(42,644)-17%	121,356	121,356	0	2032				
0	2033	69	1,264,599	(15,115)	1,641,299	(8,000)	235,400	(7,000)	3,159,899	(30,115)	-1.01 %	220,811	0	(12,000)	(7,500)	(44,244)-17%	124,861	124,861	0	2033				
0	2034	70	1,334,266	(16,064)	1,733,033	(8,000)	256,400	(7,000)	3,359,633	(31,064)	-0.98 %	228,522	0	(12,000)	(7,732)	(45,906)-17%	128,525	128,525	0	2034				
0	2035	71	1,406,229	(17,065)	1,829,798	(8,000)	278,900	(7,000)	3,574,923	(32,065)	-0.95 %	236,789	0	(12,000)	(7,982)	(47,638)-17%	132,357	132,357	0	2035				
0	2036	72	1,480,629	(18,118)	1,931,680	(8,000)	302,900	(7,000)	3,807,680	(33,118)	-0.92 %	245,611	0	(12,000)	(8,250)	(49,440)-17%	136,367	136,367	0	2036				
0	2037	73	1,557,606	(19,223)	2,039,903	(8,000)	328,400	(7,000)	4,059,903	(34,223)	-0.89 %	255,000	0	(12,000)	(8,538)	(51,312)-17%	140,559	140,559	0	2037				
0	2038	74	1,637,299	(20,380)	2,154,523	(8,000)	355,500	(7,000)	4,339,299	(35,380)	-0.86 %	265,000	0	(12,000)	(8,846)	(53,256)-17%	144,933	144,933	0	2038				
0	2039	75	1,719,748	(21,590)	2,276,613	(8,000)	384,200	(7,000)	4,647,748	(36,590)	-0.83 %	275,000	0	(12,000)	(9,176)	(55,262)-17%	149,507	149,507	0	2039				
0	2040	76	1,805,092	(22,853)	2,405,460	(8,000)	414,600	(7,000)	4,996,092	(37,853)	-0.80 %	285,000	0	(12,000)	(9,528)	(57,330)-17%	154,279	154,279	0	2040				
83,753	2041	77	1,893,371	(24,169)	2,541,629	(8,000)	446,700	(7,000)	5,377,371	(39,169)	-0.77 %	295,000	0	(12,000)	(9,902)	(59,532)-17%	159,311	159,311	0	2041				
87,746	2042	78	1,984,640	(25,537)	2,685,166	(8,000)	480,000	(7,000)	5,794,640	(40,537)	-0.74 %	305,000	0	(12,000)	(10,298)	(61,840)-17%	164,623	164,623	0	2042				
91,521	2043	79	2,079,049	(26,958)	2,836,124	(8,000)	515,500	(7,000)	6,248,049	(42,958)	-0.71 %	315,000	0	(12,000)	(10,716)	(64,254)-17%	170,217	170,217	0	2043				
95,868	2044	80	2,176,640	(28,432)	3,004,656	(8,000)	553,200	(7,000)	6,739,640	(45,432)	-0.68 %	325,000	0	(12,000)	(11,158)	(66,676)-17%	176,000	176,000	0	2044				
100,411	2045	81	2,277,464	(29,960)	3,191,614	(8,000)	593,300	(7,000)	7,261,464	(48,060)	-0.65 %	335,000	0	(12,000)	(11,626)	(69,192)-17%	182,008	182,008	0	2045				
105,159	2046	82	2,381,664	(31,543)	3,397,157	(8,000)	635,800	(7,000)	7,816,664	(50,817)	-0.62 %	345,000	0	(12,000)	(12,120)	(71,812)-17%	188,200	188,200	0	2046				
109,549	2047	83	2,489,488	(33,181)	3,621,277	(8,000)	680,700	(7,000)	8,401,488	(53,731)	-0.59 %	355,000	0	(12,000)	(12,642)	(74,534)-17%	194,500	194,500	0	2047				
114,701	2048	84	2,600,976	(34,874)	3,864,151	(8,000)	728,000	(7,000)	9,016,976	(56,804)	-0.56 %	365,000	0	(12,000)	(13,192)	(77,366)-17%	201,000	201,000	0	2048				
119,399	2049	85	2,716,279	(36,622)	4,126,773	(8,000)	777,700	(7,000)	9,664,279	(60,036)	-0.53 %	375,000	0	(12,000)	(13,770)	(80,302)-17%	207,700	207,700	0	2049				
124,978	2050	86	2,834,640	(38,426)	4,408,244	(8,000)	829,800	(7,000)	10,346,640	(63,476)	-0.50 %	385,000	0	(12,000)	(14,376)	(83,338)-17%	214,500	214,500	0	2050				
129,977	2051	87	2,956,104	(40,286)	4,709,930	(8,000)	884,200	(7,000)	11,069,104	(67,022)	-0.47 %	395,000	0	(12,000)	(14,999)	(86,477)-17%	221,500	221,500	0	2051				
135,108	2052	88	3,080,816	(42,203)	5,032,633	(8,000)	941,000	(7,000)	11,825,616	(70,775)	-0.44 %	405,000	0	(12,000)	(15,640)	(89,719)-17%	228,700	228,700	0	2052				
140,362	2053	89	3,208,928	(44,177)	5,387,810	(8,000)	1,000,200	(7,000)	12,617,928	(74,727)	-0.41 %	415,000	0	(12,000)	(16,300)	(93,061)-17%	236,000	236,000	0	2053				
144,665	2054	90	3,340,608	(46,208)	5,776,608	(8,000)	1,061,700	(7,000)	13,448,608	(78,885)	-0.38 %	425,000	0	(12,000)	(16,980)	(96,502)-17%	243,500	243,500	0	2054				
150,104	2055	91	3,476,016	(48,306)	6,199,914	(8,000)	1,125,500	(7,000)	14,318,016	(83,249)	-0.35 %	435,000	0	(12,000)	(17,680)	(100,044)-17%	251,000	251,000	0	2055				
154,349	2056	92	3,615,312	(50,472)	6,658,836	(8,000)	1,192,700	(7,000)	15,228,312	(87,816)	-0.32 %	445,000	0	(12,000)	(18,400)	(103,686)-17%	258,500	258,500	0	2056				
158,510	2057	93	3,758,656	(52,706)	7,154,372	(8,000)	1,263,300	(7,000)	16,171,656	(92,598)	-0.29 %	455,000	0	(12,000)	(19,140)	(107,428)-17%	266,000	266,000	0	2057				
162,546	2058	94	3,906,104	(55,008)	7,688,020	(8,000)	1,337,500	(7,000)	17,150,104	(97,600)	-0.26 %	465,000	0	(12,000)	(19,900)	(111,270)-17%	273,500	273,500	0	2058				
166,408	2059	95	4,057,808	(57,379)	8,260,889	(8,000)	1,415,300	(7,000)	18,165,808	(102,929)	-0.23 %	475,000	0	(12,000)	(20,680)	(115,212)-17%	281,000	281,000	0	2059				
169,665	2060	96	4,213,824	(59,820)	8,874,269	(8,000)	1,497,700	(7,000)	19,219,824	(108,480)	-0.20 %	485,000	0	(12,000)	(21,480)	(119,254)-17%	288,500	288,500	0	2060				
168,554	2061	97	4,374,208	(62,331)	9,529,600	(8,000)	1,584,700	(7,000)	20,314,208	(114,251)	-0.17 %	495,000	0	(12,000)	(22,290)	(123,396)-17%	296,000	296,000	0	2061				
168,987	2062	98	4,539,008	(64,912)	10,227,912	(8,000)	1,676,700	(7,000)	21,450,008	(120,262)	-0.14 %	505,000	0	(12,000)	(23,110)	(127,538)-17%	303,500	303,500	0	2062				
166,440	2063	99	4,708,272	(67,563)	10,970,176	(8,000)	1,773,700	(7,000)	22,628,272	(126,513)	-0.11 %	515,000	0	(12,000)	(23,940)	(131,680)-17%	311,000	311,000	0	2063				
163,136	2064	100	4,882,048	(70,284)	11,762,400	(8,000)	1,875,700	(7,000)	23,949,048	(133,004)	-0.08 %	525,000	0	(12,000)	(24,780)	(135,822)-17%	318,500	318,500	0	2064				
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,9														

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

Total required View Details	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap		
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	from total income to target			
REGULAR RMD across all accounts	net return	61	4.00 %	1,000,000	5.00 %	Jane IRA	5.00 %	100,000	1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %						
Jane total RMD	initial amount	61	800,000	0.00 %	0.00 %	Jane inc	0.00 %	0.00 %	1,900,000												
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026	
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027	
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028	
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029	
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030	
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031	
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032	
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033	
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034	
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035	
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036	
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037	
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038	
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039	
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040	
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041	
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042	
95,868	2043	78	1,235,690	(21,377)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043	
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044	
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045	
109,549	2046	81	1,486,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,199)-14%	89,343	89,343	0	2046	
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047	
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048	
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.93 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049	
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050	
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051	
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052	
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053	
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054	
154,349	2055	90	2,709,571	(64,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055	
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056	
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057	
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058	
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059	
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060	
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061	
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062	
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063	
163,136	2064	99	4,499,006	(48,441)	1,001,554	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064	
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065	
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0		

Step 13: Tax-Free ROTH Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses																			
		Brokerage Account		IRA		ROTH		Accounts Total		Planned Distribution		Percent Distribution		Wages		SS		Gifting to Children		Travel		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year											
REGULAR RMD	net return	61	800,000	4.00 %	1,000,000	5.00 %	Jane IRA	5.00 %	1,900,000	Subtotal of account incomes		1,900,000																			
across all accounts	initial amount	61	800,000		1,000,000		Jane inc		1,900,000																						
Jane total RMD	bonus % w/bonus	61	0.00 %		0.00 %																										
	0	2025	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,101,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025											
	0	2027	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027											
	0	2028	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028											
	0	2029	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029											
	0	2030	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030											
	0	2031	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031											
	0	2032	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032											
	0	2033	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033											
	0	2034	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034											
	0	2035	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035											
	0	2036	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036											
	0	2037	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037											
	0	2038	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038											
	0	2039	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039											
	83,753	2040	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040											
	87,746	2041	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041											
	91,521	2042	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042											
	95,868	2043	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043											
	100,411	2044	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044											
	105,159	2045	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045											
	109,549	2046	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046											
	114,701	2047	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047											
	119,399	2048	1,706,988	(49,382)	2,099,634	119,399	0	0	3,805,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048											
	124,978	2049	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049											
	129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050											
	135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051											
	140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	4,214,549	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052											
	144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053											
	150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054											
	154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055											
	158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056											
	162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057											
	166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058											
	169,247	2059	94	3,443,420	(65,369)	1,510,021	169,247	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059											
	169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060											
	168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061											
	168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062											
	166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063											
	163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064											
	156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065											
				(891,632)		3,488,653		193,210	2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0												

Step 15: Planned Distribution: This is the netted total of all funds added or withdrawn from the accounts in that year of the plan. Numbers in (parentheses) indicate overall net savings to accounts in that year; numbers not in parentheses indicate a net withdrawal from accounts in that year.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses																			
Planning 40 years Horizon		Brokerage Account		IRA		ROTH		Accounts Total		Planned Distribution		Percent Distribution		Wages SS		Gifting to Children		Travel		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year			
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year											
REGULAR RMD	net return	61	800,000	4.00 %	1,000,000	5.00 %	Jane IRA	5.00 %	1,900,000	Subtotal of account incomes		Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage		
across all accounts	initial amount	62	800,000	0.00 %	1,000,000	0.00 %	Jane inc	0.00 %	1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
Jane total RMD	bonus % w/bonus	63	800,000	0.00 %	1,000,000	0.00 %	Jane inc	0.00 %	1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025											
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027											
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028											
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029											
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030											
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031											
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,300	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032											
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033											
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034											
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035											
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,324	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036											
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037											
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,809	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038											
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039											
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040											
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041											
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042											
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043											
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044											
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045											
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046											
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047											
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048											
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049											
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050											
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051											
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052											
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053											
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054											
154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055											
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056											
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057											
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058											
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059											
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060											
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061											
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062											
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063											
163,136	2064	99	4,499,906	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064											
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065											
			(891,632)		3,488,653			193,210	2,700,250			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0												

Step 16: Percent Distribution: This value represents the percentage amount of the total funds added or withdrawn from the account in that year of the plan. If the percentage is a negative amount, it represents the amount being deposited to accounts in that year. If the percentage amount is positive, it represents the rate of withdrawal.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses		Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
			Account	Income	Account	Income	Account	Income				Wages	SS	Gift to Children	Travel	Manage Infl Factor	Manage Infl Factor					
REGULAR RMD	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %							
across all accounts	initial amount	61	800,000		1,000,000	Jane inc	0.00 %		1,900,000													
Jane total RMD	bonus % w/bonus	61	0.00 %		0.00 %	Jane inc	0.00 %		1,900,000													
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025		
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027		
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028		
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029		
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030		
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031		
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032		
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033		
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034		
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035		
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036		
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037		
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038		
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039		
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040		
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041		
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042		
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043		
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044		
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045		
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046		
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047		
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048		
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049		
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050		
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051		
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052		
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053		
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054		
154,349	2055	90	2,705,571	(64,511)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055		
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056		
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057		
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058		
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059		
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060		
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061		
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062		
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063		
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064		
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065		
			(891,632)		3,488,653		193,210	2,790,230				1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0			

Step 17: Wages: This column is part of the income section and represents the client's yearly wage. The orange section displays the annual growth rate for the yearly wage increase. The starting wage amount corresponds to the value entered on the income page. Similarly, the annual growth rate is initially populated based upon the percentage specified on the income page in the client dashboard.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses																
Planning 40 years Horizon		Brokerage Account		IRA		ROTH				Wages		SS		Gifting to Children		Travel		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year		
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year								
REGULAR RMD	net return	61	800,000	4.00 %	1,000,000	5.00 %	Jane IRA	5.00 %	1,900,000	Subtotal of account incomes		Manage	2.80 %	0.00 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %
across all accounts	initial amount	61	800,000	0.00 %	1,000,000	0.00 %	Jane inc	0.00 %	1,900,000			Manage	2.80 %	0.00 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %	2.80 %
Jane total RMD	bonus % w/bonus	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,100,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026								
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027								
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028								
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029								
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030								
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031								
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032								
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033								
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034								
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035								
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036								
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037								
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038								
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039								
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040								
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041								
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042								
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043								
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044								
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045								
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046								
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047								
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048								
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049								
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050								
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051								
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052								
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053								
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054								
154,349	2055	90	2,705,571	(63,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055								
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056								
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057								
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058								
169,247	2059	94	3,443,420	(65,369)	1,510,021	169,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059								
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060								
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061								
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062								
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063								
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064								
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065								
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0									

Step 18: SS: This column represents the Social Security income. The Income begins based on the age specified for this income in the structured income plan. You can change the start-date for social security using the "Manage" button for the Social Security Income. The orange section displays the annual growth rate for this income.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses															
Planning 40 years Horizon		Brokerage Account		IRA		ROTH				Wages		SS		Gifting to Children		Travel		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifting to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year							
REGULAR RMD	net return	61	800,000	4.00 %	1,000,000	5.00 %	Jane IRA	5.00 %	1,900,000	Subtotal of account incomes		179,900	2,80 %	0	0	(12,000)	(6,168)	(34,677)	17%	102,800	102,800	0	2026				
across all accounts	initial amount	62	800,000	0.00 %	1,000,000	0.00 %	Jane inc	0.00 %	0	0		179,900	2.80 %	0	0	(12,000)	(6,168)	(34,677)	17%	102,800	102,800	0	2027				
Jane total RMD	bonus % w/bonus	63	800,000	0.00 %	1,000,000	0.00 %	Jane inc	0.00 %	0	0		184,937	-1.17 %	0	0	(12,000)	(6,341)	(36,012)	17%	105,678	105,678	0	2028				
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	0	0	(12,000)	(6,000)	(33,350)	17%	100,000	100,000	0	2026				
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	0	0	(12,000)	(6,168)	(34,677)	17%	102,800	102,800	0	2027				
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	0	0	(12,000)	(6,341)	(36,012)	17%	105,678	105,678	0	2028				
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	0	0	(12,000)	(6,518)	(37,367)	17%	108,637	108,637	0	2029				
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	0	0	(12,000)	(6,701)	(38,225)	17%	111,679	111,679	0	2030				
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	0	0	(12,000)	(6,888)	(39,639)	17%	114,806	114,806	0	2031				
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)	2%	90,000	90,000	0	2032						
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)	2%	92,520	92,520	0	2033						
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)	2%	95,111	95,111	0	2034						
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)	2%	97,774	97,774	0	2035						
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,324	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)	2%	100,511	100,511	0	2036						
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)	2%	103,326	103,326	0	2037						
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)	2%	106,219	106,219	0	2038						
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)	2%	109,193	109,193	0	2039						
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)	13%	112,250	112,250	0	2040						
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)	13%	115,393	115,393	0	2041						
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	3.60 %	0	54,475	(6,000)	(15,817)	(24,409)	13%	120,000	120,000	0	2042						
95,868	2043	78	1,235,690	(21,377)	2,118,680	95,868	0	0	3,354,370	124,291	3.72 %	0	56,000	(6,000)	(16,259)	(25,792)	13%	122,240	122,240	0	2043						
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	131,786	3.84 %	0	57,568	(6,000)	(16,715)	(27,247)	13%	124,483	124,483	0	2044						
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	139,691	3.98 %	0	59,180	(6,000)	(17,183)	(28,779)	14%	126,250	126,250	0	2045						
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	147,665	4.18 %	0	60,837	(6,000)	0	(30,159)	14%	127,511	127,511	0	2046						
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	155,736	4.22 %	0	62,541	(6,000)	0	(31,951)	14%	128,561	128,561	0	2047						
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	163,917	4.33 %	0	64,292	(6,000)	0	(33,692)	14%	129,869	129,869	0	2048						
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	172,334	4.41 %	0	66,092	(6,000)	0	(35,666)	14%	131,193	131,193	0	2049						
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	180,941	4.51 %	0	67,942	(6,000)	0	(37,605)	14%	132,588	132,588	0	2050						
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	189,665	4.63 %	0	69,845	(6,000)	0	(39,653)	14%	134,033	134,033	0	2051						
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	198,689	4.70 %	0	71,801	(6,000)	0	(41,781)	14%	135,544	135,544	0	2052						
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	207,923	4.78 %	0	73,811	(6,000)	0	(43,738)	15%	136,996	136,996	0	2053						
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	217,365	4.85 %	0	75,878	(6,000)	0	(45,011)	15%	138,311	138,311	0	2054						
154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	0	4,528,432	227,005	4.91 %	0	78,002	(6,000)	0	(46,059)	15%	139,551	139,551	0	2055						
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	237,139	5.07 %	0	80,186	(6,000)	0	(50,140)	15%	137,599	137,599	0	2056						
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	247,669	5.20 %	0	82,432	(6,000)	0	(52,244)	15%	121,056	121,056	0	2057						
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	258,599	5.34 %	0	84,740	(6,000)	0	(54,363)	15%	124,446	124,446	0	2058						
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	269,929	5.45 %	0	87,112	(6,000)	0	(56,061)	15%	127,930	127,930	0	2059						
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	281,666	5.58 %	0	89,551	(6,000)	0	(57,707)	15%	131,512	131,512	0	2060						
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	293,940	5.73 %	0	92,059	(6,000)	0	(58,804)	15%	135,195	135,195	0	2061						
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	306,644	5.84 %	0	94,637	(6,000)	0	(60,301)	15%	138,980	138,980	0	2062						
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	319,725	5.94 %	0	97,286	(6,000)	0	(61,140)	15%	142,871	142,871	0	2063						
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	333,194	6.04 %	0	100,010	(6,000)	0	(61,833)	15%	146,872	146,872	0	2064						
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	347,116	6.14 %	0	102,811	(6,000)	0	(61,772)	14%	150,984	150,984	0	2065						
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0								

Step 19: Gifting to Children: Expenses are modeled as negative income amounts. The orange section displays the annual growth rate for this expense. Since this amount is an expense, it is displayed as a negative number.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses															
Planning 40 years Horizon		Brokerage Account		IRA		ROTH				Wages		SS		Gifts to Children		Travel		Approx Income Tax		After Tax Income		After Tax Target		Income Gap		Year	
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Gifts to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year							
REGULAR RMD	net return	61	800,000	4.00%	1,000,000	5.00%	Jane IRA	5.00%	1,900,000	Subtotal of account incomes		179,900	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026							
across all accounts	initial amount	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21%	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027							
Jane total RMD	bonus % w/bonus	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0	0		0	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028							
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24%	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026							
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21%	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027							
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17%	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028							
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14%	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029							
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13%	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030							
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10%	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031							
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57%	0	41,380	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032							
0	2033	68	1,076,998	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58%	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033							
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59%	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034							
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61%	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035							
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,324	75,333	2.62%	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036							
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63%	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037							
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64%	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038							
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66%	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039							
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33%	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040							
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39%	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041							
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24%	0	54,475	(6,000)	(15,817)	(24,409)-13%	118,000	118,000	0	2042							
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27%	0	56,000	(6,000)	(16,259)	(25,792)-13%	120,240	120,240	0	2043							
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29%	0	57,568	(6,000)	(16,715)	(27,247)-13%	122,483	122,483	0	2044							
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32%	0	59,180	(6,000)	(17,183)	(28,779)-14%	124,910	124,910	0	2045							
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	82,465	2.34%	0	60,837	(6,000)	(17,667)	(29,348)-14%	127,463	127,463	0	2046							
114,701	2047	82	1,553,659	(47,446)	2,113,364	114,701	0	0	3,707,024	85,281	1.86%	0	62,541	(6,000)	(18,167)	(30,000)-14%	130,143	130,143	0	2047							
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	88,137	1.88%	0	64,292	(6,000)	(18,681)	(30,662)-14%	132,911	132,911	0	2048							
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	91,034	1.93%	0	66,092	(6,000)	(19,211)	(31,316)-14%	135,780	135,780	0	2049							
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	93,971	1.93%	0	67,942	(6,000)	(19,755)	(31,971)-14%	138,729	138,729	0	2050							
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	96,948	1.96%	0	69,845	(6,000)	(20,313)	(32,633)-14%	141,742	141,742	0	2051							
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	100,000	1.98%	0	71,801	(6,000)	(20,871)	(33,300)-14%	144,829	144,829	0	2052							
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	103,223	2.00%	0	73,811	(6,000)	(21,443)	(34,000)-14%	148,000	148,000	0	2053							
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	106,645	2.03%	0	75,878	(6,000)	(22,027)	(34,711)-14%	151,289	151,289	0	2054							
154,349	2055	90	2,705,571	(64,741)	1,822,861	154,349	0	0	4,528,432	110,267	2.05%	0	78,002	(6,000)	(22,623)	(35,444)-14%	154,693	154,693	0	2055							
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	114,089	2.07%	0	80,186	(6,000)	(23,231)	(36,191)-14%	158,159	158,159	0	2056							
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	118,114	2.09%	0	82,432	(6,000)	(23,852)	(37,000)-14%	161,700	161,700	0	2057							
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	122,346	2.11%	0	84,740	(6,000)	(24,487)	(37,844)-14%	165,311	165,311	0	2058							
169,247	2059	94	3,443,420	(65,369)	1,510,021	169,247	0	0	4,953,441	126,781	2.12%	0	87,112	(6,000)	(25,145)	(38,691)-14%	169,000	169,000	0	2059							
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	131,426	2.13%	0	89,551	(6,000)	(25,816)	(39,544)-14%	172,861	172,861	0	2060							
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	136,291	2.13%	0	92,059	(6,000)	(26,500)	(40,400)-14%	176,851	176,851	0	2061							
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	141,384	2.14%	0	94,637	(6,000)	(27,197)	(41,261)-14%	180,900	180,900	0	2062							
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	146,725	2.14%	0	97,286	(6,000)	(27,907)	(42,121)-14%	185,000	185,000	0	2063							
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	152,314	2.13%	0	100,010	(6,000)	(28,629)	(42,987)-14%	189,200	189,200	0	2064							
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	158,154	2.11%	0	102,811	(6,000)	(29,362)	(43,900)-14%	193,500	193,500	0	2065							
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0								

Step 20: Travel: Expenses are modeled as a negative income. The orange section displays the annual growth rate for this expense. Since this amount is an expense, it is displayed as a negative number.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario Summary	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year		
			Brokerage Account		IRA		ROTH					Wages	SS	Gift to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap						
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	After Tax Income	After Tax Target	Income Gap						
REGULAR RMD	net return	61	4.00 %		5.00 %	Jane IRA	5.00 %		1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %										
across all accounts	Jane total RMD	0	0.00 %		0.00 %	Jane inc	0.00 %		0																
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	33,350-17%	100,000	100,000	0	2025					
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	34,677-17%	102,800	102,800	0	2027					
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	36,012-17%	105,678	105,678	0	2028					
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	37,367-17%	108,637	108,637	0	2029					
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	38,225-17%	111,679	111,679	0	2030					
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	39,639-17%	114,806	114,806	0	2031					
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032					
0	2033	68	1,076,398	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033					
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034					
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035					
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036					
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037					
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038					
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039					
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	22,164-13%	112,250	112,250	0	2040					
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	23,348-13%	115,393	115,393	0	2041					
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	117,751	2.24 %	0	54,475	(6,000)	(15,817)	24,409-13%	120,000	120,000	0	2042					
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	124,291	2.27 %	0	56,000	(6,000)	(16,259)	25,792-13%	122,240	122,240	0	2043					
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	131,786	2.29 %	0	57,568	(6,000)	(16,715)	27,247-13%	124,543	124,543	0	2044					
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	139,691	2.32 %	0	59,180	(6,000)	(17,183)	28,779-14%	126,910	126,910	0	2045					
109,549	2046	81	1,468,744	(27,464)	2,121,967	109,549	0	0	3,608,711	148,186	2.36 %	0	60,837	(6,000)	(17,674)	30,366-14%	129,343	129,343	0	2046					
114,701	2047	82	1,563,659	(29,466)	2,113,364	114,701	0	0	3,707,024	157,255	1.84 %	0	62,541	(6,000)	(18,181)	32,000-14%	131,843	131,843	0	2047					
119,399	2048	83	1,706,988	(29,522)	2,099,634	119,399	0	0	3,806,621	166,917	1.88 %	0	64,292	(6,000)	(18,711)	33,692-14%	134,417	134,417	0	2048					
124,978	2049	84	1,827,611	(29,544)	2,079,637	124,978	0	0	3,907,248	176,634	1.93 %	0	66,092	(6,000)	(19,263)	35,427-14%	137,154	137,154	0	2049					
129,977	2050	85	1,955,252	(30,537)	2,053,641	129,977	0	0	4,008,893	186,411	1.93 %	0	67,942	(6,000)	(19,836)	37,287-14%	140,077	140,077	0	2050					
135,108	2051	86	2,090,190	(31,528)	2,021,215	135,108	0	0	4,111,405	196,248	1.96 %	0	69,845	(6,000)	(20,431)	39,256-14%	143,121	143,121	0	2051					
140,362	2052	87	2,232,735	(32,519)	1,981,914	140,362	0	0	4,214,649	206,144	1.98 %	0	71,801	(6,000)	(21,056)	41,271-14%	146,344	146,344	0	2052					
144,665	2053	88	2,382,386	(33,512)	1,936,344	144,665	0	0	4,318,731	216,096	2.00 %	0	73,811	(6,000)	(21,707)	43,438-15%	149,696	149,696	0	2053					
150,104	2054	89	2,540,221	(34,506)	1,883,057	150,104	0	0	4,423,278	226,003	2.03 %	0	75,878	(6,000)	(22,384)	45,722-15%	153,176	153,176	0	2054					
154,349	2055	90	2,705,571	(35,497)	1,822,861	154,349	0	0	4,528,432	235,910	2.05 %	0	78,002	(6,000)	(23,087)	48,109-15%	156,719	156,719	0	2055					
158,510	2056	91	2,878,590	(36,492)	1,755,494	158,510	0	0	4,634,085	245,817	2.07 %	0	80,186	(6,000)	(23,818)	50,607-15%	160,341	160,341	0	2056					
162,546	2057	92	3,059,411	(37,486)	1,680,723	162,546	0	0	4,740,134	255,724	2.09 %	0	82,432	(6,000)	(24,581)	53,226-15%	164,056	164,056	0	2057					
166,408	2058	93	3,248,127	(38,483)	1,598,351	166,408	0	0	4,846,478	265,631	2.11 %	0	84,740	(6,000)	(25,384)	55,941-15%	167,871	167,871	0	2058					
169,247	2059	94	3,443,420	(39,483)	1,510,021	169,247	0	0	4,953,441	275,538	2.12 %	0	87,112	(6,000)	(26,224)	58,756-15%	171,786	171,786	0	2059					
169,665	2060	95	3,645,154	(40,483)	1,415,857	169,665	0	0	5,061,011	285,445	2.13 %	0	89,551	(6,000)	(27,107)	61,673-15%	175,801	175,801	0	2060					
168,554	2061	96	3,851,575	(41,483)	1,318,095	168,554	0	0	5,169,670	295,352	2.14 %	0	92,059	(6,000)	(28,028)	64,688-15%	180,000	180,000	0	2061					
168,987	2062	97	4,063,980	(42,483)	1,215,013	168,987	0	0	5,278,994	305,259	2.14 %	0	94,637	(6,000)	(28,991)	67,803-15%	184,313	184,313	0	2062					
166,440	2063	98	4,289,254	(43,483)	1,109,324	166,440	0	0	5,389,578	315,166	2.14 %	0	97,266	(6,000)	(29,996)	71,028-15%	188,728	188,728	0	2063					
163,136	2064	99	4,499,006	(44,483)	1,001,654	163,136	0	0	5,501,560	325,073	2.13 %	0	100,010	(6,000)	(31,043)	74,371-15%	193,254	193,254	0	2064					
156,508	2065	100	4,720,464	(45,483)	895,228	156,508	0	0	5,615,692	334,980	2.11 %	0	102,811	(6,000)	(32,134)	77,837-14%	198,984	198,984	0	2065					
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0						

Step 21: Approx Income Tax: This is the estimated income taxes and effective tax rate percentage for each year in the plan.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

		Taxable		Tax-Deferred		Tax-Free				Incomes		Expenses									
Planning 40 years Horizon		Brokerage Account		IRA		ROTH															
Total required	Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Giftng to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
View Scenario	net return	61	800,000	5.00 %	Jane IRA	5.00 %			1,900,000	Subtotal of account incomes		Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
REGULAR RMD	initial amount	62	800,000	0.00 %	Jane inc	0.00 %			1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
across all accounts	w/bonus	63	800,000	0.00 %	Jane inc	0.00 %			1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
Jane total RMD		64	800,000	0.00 %	Jane inc	0.00 %			1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
		65	800,000	0.00 %	Jane inc	0.00 %			1,900,000			Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	Manage	
0	2025	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2025	
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027	
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028	
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029	
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030	
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031	
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.57 %	0	41,330	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032	
0	2033	68	1,076,398	46,423	1,537,448	0	182,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033	
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034	
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035	
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036	
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037	
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038	
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039	
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040	
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041	
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042	
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043	
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,796	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044	
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045	
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046	
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047	
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048	
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.93 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049	
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,655)-14%	99,778	99,778	0	2050	
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051	
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052	
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053	
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054	
154,349	2055	90	2,707,571	(63,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055	
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056	
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057	
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058	
169,247	2059	94	3,443,420	(65,369)	1,510,021	169,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059	
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060	
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061	
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062	
166,440	2063	98	4,289,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063	
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064	
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065	
			(891,632)		3,488,653		193,210		2,790,230			1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0		

Step 22: After Tax Income: Since this is an Income Plan, the after-tax income is the same as the annual after-tax cash flow the plan generates each year.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario (10)	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Income	After Tax Target	Income Gap	Year	
			Brokerage Account		IRA		ROTH					Wages	SS	Gifting to Children	Travel	Approx Income Tax	Wages	SS	Gifting to Children					Travel
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor					Manage Infl Factor
REGULAR RMD across all accounts	net return	61	4.00 %	5.00 %	5.00 %	1,000,000	1,000,000	1,000,000	1,900,000	Subtotal of account incomes		2.80 %	2.80 %	0.00 %	2.80 %	100,000	100,000	0	2026					
Jane total RMD	initial amount	61	800,000	1,000,000	1,000,000	1,000,000	1,000,000	1,900,000	0	0		2.80 %	2.80 %	0.00 %	2.80 %	100,000	100,000	0	2026					
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026				
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027				
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028				
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029				
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030				
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031				
0	2032	67	1,079,635	44,699	1,464,236	0	167,183	23,521	2,711,054	68,220	2.57 %	0	41,300	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032				
0	2033	68	1,076,998	46,423	1,537,448	0	152,021	23,521	2,765,867	69,944	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033				
0	2034	69	1,071,274	48,180	1,614,320	0	136,101	23,521	2,821,695	71,701	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034				
0	2035	70	1,064,148	49,976	1,695,036	0	119,385	23,521	2,878,570	73,497	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035				
0	2036	71	1,054,902	51,812	1,779,788	0	101,833	23,521	2,936,524	75,333	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036				
0	2037	72	1,043,410	53,688	1,868,778	0	83,404	23,521	2,995,592	77,209	2.63 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037				
0	2038	73	1,029,534	55,613	1,962,216	0	64,053	23,521	3,055,803	79,134	2.64 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038				
0	2039	74	1,013,126	57,589	2,060,327	0	43,735	23,521	3,117,188	81,110	2.66 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039				
83,753	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	3.33 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040				
87,746	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	3.39 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041				
91,521	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	71,751	2.24 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	80,000	80,000	0	2042				
95,868	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	74,291	2.27 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	82,240	82,240	0	2043				
100,411	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	76,936	2.29 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	84,543	84,543	0	2044				
105,159	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	79,691	2.32 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	86,910	86,910	0	2045				
109,549	2046	81	1,468,744	(44,884)	2,121,967	109,549	0	0	3,608,711	64,665	1.84 %	0	60,837	(6,000)	0	(30,159)-14%	89,343	89,343	0	2046				
114,701	2047	82	1,593,659	(47,446)	2,113,364	114,701	0	0	3,707,024	67,255	1.86 %	0	62,541	(6,000)	0	(31,951)-14%	91,845	91,845	0	2047				
119,399	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	69,817	1.88 %	0	64,292	(6,000)	0	(33,692)-14%	94,417	94,417	0	2048				
124,978	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	72,634	1.91 %	0	66,092	(6,000)	0	(35,666)-14%	97,060	97,060	0	2049				
129,977	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	75,441	1.93 %	0	67,942	(6,000)	0	(37,605)-14%	99,778	99,778	0	2050				
135,108	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	78,380	1.96 %	0	69,845	(6,000)	0	(39,653)-14%	102,572	102,572	0	2051				
140,362	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	81,424	1.98 %	0	71,801	(6,000)	0	(41,781)-14%	105,444	105,444	0	2052				
144,665	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	84,323	2.00 %	0	73,811	(6,000)	0	(43,738)-15%	108,396	108,396	0	2053				
150,104	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	87,565	2.03 %	0	75,878	(6,000)	0	(46,011)-15%	111,431	111,431	0	2054				
154,349	2055	90	2,705,571	(63,741)	1,822,861	154,349	0	0	4,528,432	90,608	2.05 %	0	78,002	(6,000)	0	(48,059)-15%	114,551	114,551	0	2055				
158,510	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	93,713	2.07 %	0	80,186	(6,000)	0	(50,140)-15%	117,759	117,759	0	2056				
162,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	96,869	2.09 %	0	82,432	(6,000)	0	(52,244)-15%	121,056	121,056	0	2057				
166,408	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	100,069	2.11 %	0	84,740	(6,000)	0	(54,363)-15%	124,446	124,446	0	2058				
168,247	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	102,879	2.12 %	0	87,112	(6,000)	0	(56,061)-15%	127,930	127,930	0	2059				
169,665	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	105,668	2.13 %	0	89,551	(6,000)	0	(57,707)-15%	131,512	131,512	0	2060				
168,554	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	107,940	2.13 %	0	92,059	(6,000)	0	(58,804)-15%	135,195	135,195	0	2061				
168,987	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	110,644	2.14 %	0	94,637	(6,000)	0	(60,301)-15%	138,980	138,980	0	2062				
166,440	2063	98	4,280,254	(53,715)	1,109,324	166,440	0	0	5,389,578	112,725	2.14 %	0	97,286	(6,000)	0	(61,140)-15%	142,871	142,871	0	2063				
163,136	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	114,694	2.13 %	0	100,010	(6,000)	0	(61,833)-15%	146,872	146,872	0	2064				
156,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	115,946	2.11 %	0	102,811	(6,000)	0	(61,772)-14%	150,984	150,984	0	2065				
			(891,632)		3,488,653		193,210	2,790,230				1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0					

Step 24: Income Gap: This column indicates whether there is a monetary difference between the After Tax Income and After Tax Target that is not being made up using deposits or withdrawals from accounts. If the numbers are red, this means there is an income shortfall for that year by the amount in red and the actual income generated from the netted account withdrawals plus incomes minus expenses and taxes is less than the After Tax Target income. If the numbers are green, there is an excess, which means the actual income generated exceeds the target income and is not being reinvested into the accounts. If the number is 0 and has a white background, it means that the After Tax Income and After Tax Target are perfectly aligned and equal.

Doe, Jane

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 02/20/2026

Structured Income Planning

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

Scenario: Understanding Structured Plan w/Target Income and After Tax Target

Total required View Scenario RMD	Year	Jane	Taxable		Tax-Deferred		Tax-Free		Accounts Total	Planned Distribution	Percent Distribution	Incomes				Expenses				After Tax Target	Income Gap	Year
			Brokerage Account		IRA		ROTH					Wages	SS	Gift to Children	Travel	Approx Income Tax	After Tax Income	After Tax Target	from total income to target			
			Account	Income	Account	Income	Account	Income				Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor			
REGULAR RMD across all accounts	net return	61	4.00 %	5.00 %	5.00 %	1,000,000	1,000,000	1,000,000	1,900,000	Subtotal of account incomes	-1.24 %	175,000	0	(12,000)	(6,000)	(33,350)-17%	100,000	100,000	0	2026		
Jane total RMD	initial amount	61	800,000	1,000,000	1,000,000	1,000,000	1,000,000	1,900,000	1,900,000	0	-1.21 %	179,900	0	(12,000)	(6,168)	(34,677)-17%	102,800	102,800	0	2027		
0	bonus % w/bonus	62	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0	0	0	-1.17 %	184,937	0	(12,000)	(6,341)	(36,012)-17%	105,678	105,678	0	2028		
0	2026	61	840,650	(8,650)	1,058,000	(8,000)	112,000	(7,000)	2,010,650	(23,650)	-1.14 %	190,115	0	(12,000)	(6,518)	(37,367)-17%	108,637	108,637	0	2029		
0	2027	62	883,551	(9,255)	1,118,900	(8,000)	124,600	(7,000)	2,127,031	(24,255)	-1.13 %	195,439	0	(12,000)	(6,701)	(38,225)-17%	111,679	111,679	0	2030		
0	2028	63	928,778	(9,906)	1,182,845	(8,000)	137,830	(7,000)	2,249,453	(24,906)	-1.10 %	200,911	0	(12,000)	(6,888)	(39,639)-17%	114,806	114,806	0	2031		
0	2029	64	976,522	(10,593)	1,249,987	(8,000)	151,721	(7,000)	2,378,231	(25,593)	2.57 %	0	41,380	(6,000)	(12,000)	(1,550)-2%	90,000	90,000	0	2032		
0	2030	65	1,027,417	(11,834)	1,320,486	(8,000)	166,308	(7,000)	2,514,211	(26,834)	2.58 %	0	42,487	(6,000)	(12,336)	(1,575)-2%	92,520	92,520	0	2033		
0	2031	66	1,081,091	(12,577)	1,394,511	(8,000)	181,623	(7,000)	2,657,224	(27,577)	2.59 %	0	43,677	(6,000)	(12,681)	(1,586)-2%	95,111	95,111	0	2034		
0	2032	67	1,079,635	44,699	1,464,236	0	187,183	23,521	2,711,054	68,220	2.61 %	0	44,900	(6,000)	(13,036)	(1,587)-2%	97,774	97,774	0	2035		
0	2033	68	1,076,998	46,423	1,537,448	0	192,021	23,521	2,765,867	69,944	2.62 %	0	46,157	(6,000)	(13,402)	(1,577)-2%	100,511	100,511	0	2036		
0	2034	69	1,071,274	48,180	1,614,320	0	196,101	23,521	2,821,695	71,701	2.64 %	0	47,449	(6,000)	(13,777)	(1,556)-2%	103,326	103,326	0	2037		
0	2035	70	1,064,148	49,976	1,695,036	0	199,385	23,521	2,878,570	73,497	2.66 %	0	48,778	(6,000)	(14,162)	(1,531)-2%	106,219	106,219	0	2038		
0	2036	71	1,054,902	51,812	1,779,788	0	201,833	23,521	2,936,524	75,333	2.68 %	0	50,144	(6,000)	(14,559)	(1,502)-2%	109,193	109,193	0	2039		
0	2037	72	1,043,410	53,688	1,868,778	0	203,404	23,521	2,995,592	77,209	2.69 %	0	51,548	(6,000)	(14,967)	(22,164)-13%	112,250	112,250	0	2040		
83,753	2038	73	1,029,534	55,613	1,962,216	0	205,053	23,521	3,055,803	79,134	3.29 %	0	52,991	(6,000)	(15,386)	(23,348)-13%	115,393	115,393	0	2041		
87,746	2039	74	1,013,126	57,589	2,060,327	0	206,735	23,521	3,117,188	81,110	3.39 %	0	54,475	(6,000)	(15,817)	(24,409)-13%	118,536	118,536	0	2042		
91,521	2040	75	1,057,092	(3,441)	2,079,590	83,753	22,401	23,521	3,159,083	103,833	2.22 %	0	56,000	(6,000)	(16,259)	(25,792)-13%	121,541	121,541	0	2043		
95,868	2041	76	1,103,507	(4,131)	2,095,823	87,746	0	23,521	3,199,330	107,136	2.22 %	0	57,568	(6,000)	(16,715)	(27,247)-13%	124,843	124,843	0	2044		
100,411	2042	77	1,167,417	(19,770)	2,109,094	91,521	0	0	3,276,510	111,751	2.22 %	0	59,180	(6,000)	(17,183)	(28,779)-14%	128,145	128,145	0	2045		
105,159	2043	78	1,235,690	(21,577)	2,118,680	95,868	0	0	3,354,370	116,491	1.84 %	0	60,837	(6,000)	(17,659)	(30,319)-14%	131,512	131,512	0	2046		
109,549	2044	79	1,308,593	(23,475)	2,124,202	100,411	0	0	3,432,756	121,636	1.86 %	0	62,541	(6,000)	(18,152)	(31,951)-14%	134,947	134,947	0	2047		
114,701	2045	80	1,386,404	(25,467)	2,125,254	105,159	0	0	3,511,658	126,961	1.88 %	0	64,292	(6,000)	(18,652)	(33,692)-14%	138,400	138,400	0	2048		
119,399	2046	81	1,466,744	(44,884)	2,121,967	109,549	0	0	3,608,711	132,333	1.93 %	0	66,092	(6,000)	(19,173)	(35,544)-14%	141,917	141,917	0	2049		
124,978	2047	82	1,553,659	(47,446)	2,113,364	114,701	0	0	3,707,024	137,759	1.96 %	0	67,942	(6,000)	(19,716)	(37,506)-14%	145,497	145,497	0	2050		
129,977	2048	83	1,706,988	(49,382)	2,099,634	119,399	0	0	3,806,621	143,291	1.98 %	0	69,845	(6,000)	(20,281)	(39,659)-14%	149,148	149,148	0	2051		
135,108	2049	84	1,827,611	(52,344)	2,079,637	124,978	0	0	3,907,248	148,944	1.98 %	0	71,801	(6,000)	(20,867)	(41,881)-14%	152,889	152,889	0	2052		
140,362	2050	85	1,955,252	(54,537)	2,053,641	129,977	0	0	4,008,893	154,741	2.00 %	0	73,811	(6,000)	(21,474)	(44,238)-14%	156,699	156,699	0	2053		
144,665	2051	86	2,090,190	(56,728)	2,021,215	135,108	0	0	4,111,405	160,665	2.02 %	0	75,878	(6,000)	(22,092)	(46,711)-14%	160,591	160,591	0	2054		
150,104	2052	87	2,232,735	(58,938)	1,981,914	140,362	0	0	4,214,649	166,669	2.03 %	0	78,002	(6,000)	(22,733)	(49,319)-14%	164,540	164,540	0	2055		
154,349	2053	88	2,382,386	(60,342)	1,936,344	144,665	0	0	4,318,731	172,731	2.07 %	0	80,186	(6,000)	(23,406)	(52,044)-14%	168,556	168,556	0	2056		
158,510	2054	89	2,540,221	(62,540)	1,883,057	150,104	0	0	4,423,278	179,008	2.09 %	0	82,432	(6,000)	(24,119)	(54,895)-14%	172,631	172,631	0	2057		
162,546	2055	90	2,705,571	(63,441)	1,822,861	154,349	0	0	4,528,432	185,468	2.11 %	0	84,740	(6,000)	(24,862)	(57,848)-14%	176,773	176,773	0	2058		
166,554	2056	91	2,878,590	(64,797)	1,755,494	158,510	0	0	4,634,085	192,037	2.14 %	0	87,112	(6,000)	(25,635)	(60,949)-14%	180,984	180,984	0	2059		
170,546	2057	92	3,059,411	(65,677)	1,680,723	162,546	0	0	4,740,134	198,869	2.14 %	0	89,551	(6,000)	(26,437)	(64,191)-14%	185,249	185,249	0	2060		
174,508	2058	93	3,248,127	(66,339)	1,598,351	166,408	0	0	4,846,478	206,069	2.13 %	0	92,059	(6,000)	(27,270)	(67,574)-14%	189,579	189,579	0	2061		
178,440	2059	94	3,443,420	(65,369)	1,510,021	168,247	0	0	4,953,441	213,679	2.14 %	0	94,637	(6,000)	(28,133)	(71,107)-14%	193,966	193,966	0	2062		
182,347	2060	95	3,645,154	(63,998)	1,415,857	169,665	0	0	5,061,011	221,516	2.13 %	0	97,286	(6,000)	(29,026)	(74,841)-14%	198,405	198,405	0	2063		
186,227	2061	96	3,851,575	(60,615)	1,318,095	168,554	0	0	5,169,670	229,601	2.13 %	0	100,010	(6,000)	(30,000)	(78,900)-14%	202,900	202,900	0	2064		
190,087	2062	97	4,063,980	(58,342)	1,215,013	168,987	0	0	5,278,994	237,944	2.11 %	0	102,811	(6,000)	(31,051)	(83,133)-14%	207,500	207,500	0	2065		
193,927	2063	98	4,283,254	(53,715)	1,109,324	166,440	0	0	5,389,578	246,559	2.11 %	0	1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0	2065	
197,746	2064	99	4,499,006	(48,441)	1,001,654	163,136	0	0	5,501,560	255,444	2.11 %	0	1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0	2065	
198,508	2065	100	4,720,464	(40,563)	895,228	156,508	0	0	5,615,692	264,807	2.11 %	0	1,126,302	2,298,549	(276,000)	(240,896)	(1,346,153)	4,352,033	4,352,033	0	2065	
			(891,632)		3,488,653		193,210		2,790,230													

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