

Understanding A Structured Income Plan

03/13/2026 4:41 pm EDT

Once you complete the Client Dashboard sections ([Client Information](#), [Incomes](#), and [Assets](#)) and select Create Planning Scenario from the Assets page, SIPS will automatically take you to the Structured Income Planning page. This how to article will explain every feature on the landing page. Below is the hypothetical example we will use.

Client Information:

- John Doe, age 60; birth date: 01/01/1966; retirement age: 70

Incomes:

- Wages: \$125,000 growing at 2.8%; Social Security (SS) at 70: \$48,000 COLA at 2.8%

Assets:

- Taxable Brokerage Account (BA): \$800,000, Moderate 3% net growth per year
- Traditional IRA: \$350,000, Conservative 2% net growth per year
- ROTH 401 (k): \$500,000, Aggressive 5% net growth per year
- High-Yields Savings Account: \$30,000, 3.5% net growth per year
- Residential Home: \$480,000 in value, fully owned

Goals and Objectives:

- Target Income: The first year will start at \$75,000 with an inflation factor of 2.8%. At age 70 the Target Income will reset to \$90,000 with an inflation factor of 2.8% for the remainder of the plan.
- Brokerage Account: Contribute any excess amounts for the remainder of the plan.
- Traditional IRA: Contribute \$6,000 per year until the age of 70 and starting in retirement years withdrawal 4% for the remainder of the plan.
- ROTH 401 (k): Contribute 6% of employee income per year to receive the full match from the employer until age 70. Before the RMD withdrawals, withdrawal 4% from the account per year. When RMD starts withdrawal the full amount for the remainder of the plan.
- High-Yields Savings Account: Contribute \$1,200 per year until age 70. Withdrawal 4% for the remainder of the plan.

Expenses:

- Gifting to Family: Gift \$6,000 for the remainder of the plan.
- Travel: While working at \$5,000 with an inflation factor of 2.8%, while in retirement start at \$8,000 with an inflation factor of 2.8% until age 80.

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 the person who created the structured income plan.

Scenario: Understanding A Structured Income Plan

Client Dashboard | Structured Income Planning | Cash Flow and Tax Advisor | Asset Allocation and Net Worth | Graphs | Reports | Tools

PREPARED BY: JENNIFER ADVISOR
INITIAL PLAN DATE: 01/16/2020
REVISED PLAN DATE: 03/13/2026

Structured Income Planning

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

Planning 40 years Horizon		Accounts										Incomes										Expenses										Year	
Year	John	Brokerage Account		Traditional IRA		401(k)		High Yields Savings Account		Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year											
Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year											
2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43%	125,000	7,500	0	(6,000)	(5,000)	(22,454)	15%	75,000	75,000	0	2026										
2027	61	832,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,945,817	(24,536)	-1.39%	129,500	7,710	0	(6,000)	(5,140)	(23,454)	15%	77,100	77,100	0	2027										
2028	62	880,161	(2,026)	389,785	(6,000)	627,393	(15,852)	36,989	(1,200)	1,934,328	(25,078)	-1.36%	132,098	7,926	0	(6,000)	(5,284)	(24,403)	15%	79,259	79,259	0	2028										
2029	63	908,745	(2,180)	403,581	(6,000)	675,059	(16,296)	39,484	(1,200)	2,026,868	(25,676)	-1.33%	135,797	8,148	0	(6,000)	(5,432)	(25,359)	16%	81,478	81,478	0	2029										
2030	64	938,373	(2,266)	417,652	(6,000)	725,564	(16,752)	42,066	(1,200)	2,123,655	(26,218)	-1.30%	139,599	8,376	0	(6,000)	(5,584)	(26,314)	16%	83,759	83,759	0	2030										
2031	65	969,631	(3,106)	432,006	(6,000)	779,062	(17,220)	44,738	(1,200)	2,226,436	(27,526)	-1.30%	143,508	8,610	0	(6,000)	(5,740)	(26,747)	15%	86,105	86,105	0	2031										
2032	66	1,002,056	(3,336)	446,646	(6,000)	835,719	(17,704)	47,504	(1,200)	2,331,924	(28,240)	-1.27%	147,526	8,852	0	(6,000)	(5,901)	(27,721)	15%	88,516	88,516	0	2032										
2033	67	1,035,699	(3,582)	461,579	(6,000)	895,703	(18,198)	50,366	(1,200)	2,443,346	(28,980)	-1.24%	151,657	9,099	0	(6,000)	(6,066)	(28,716)	16%	90,994	90,994	0	2033										
2034	68	1,070,606	(3,856)	476,810	(6,000)	959,196	(18,708)	53,329	(1,200)	2,559,941	(29,744)	-1.22%	155,903	9,354	0	(6,000)	(6,238)	(29,735)	16%	93,542	93,542	0	2034										
2035	69	1,106,824	(4,100)	492,346	(6,000)	1,026,387	(19,232)	56,396	(1,200)	2,681,954	(30,532)	-1.19%	160,268	9,616	0	(6,000)	(6,411)	(30,781)	16%	96,161	96,161	0	2035										
2036	70	1,148,873	(8,844)	482,499	19,694	1,036,651	41,055	57,806	564	2,725,830	52,469	1.96%	0	0	0	59,867	(6,000)	(8,000)	(8,336)	7%	90,000	90,000	0	2036									
2037	71	1,190,915	(7,575)	472,849	19,300	1,047,018	41,466	59,251	578	2,770,032	53,769	1.97%	0	0	0	61,543	(6,000)	(8,224)	(8,569)	7%	92,520	92,520	0	2037									
2038	72	1,232,930	(6,288)	463,392	18,914	1,057,488	41,881	60,732	593	2,814,542	55,099	1.99%	0	0	0	63,266	(6,000)	(8,454)	(8,801)	7%	95,111	95,111	0	2038									
2039	73	1,274,899	(4,981)	454,124	18,536	1,068,063	42,300	62,250	607	2,859,336	56,462	2.01%	0	0	0	65,038	(6,000)	(8,691)	(9,035)	7%	97,774	97,774	0	2039									
2040	74	1,316,798	(3,652)	445,042	18,165	1,078,743	42,723	63,806	623	2,904,290	57,858	2.02%	0	0	0	66,859	(6,000)	(8,944)	(9,271)	7%	100,511	100,511	0	2040									
61,942	2041	75	1,359,601	(3,299)	436,141	17,802	1,088,540	44,141	65,402	638	2,949,484	59,291	2.04%	0	0	0	68,731	(6,000)	(9,185)	(9,502)	8%	103,326	103,326	0	2041								
64,333	2042	76	1,404,635	(4,246)	427,418	17,446	1,098,080	46,887	67,037	653	2,995,169	60,741	2.06%	0	0	0	70,656	(6,000)	(9,442)	(9,736)	8%	106,219	106,219	0	2042								
66,528	2043	77	1,451,706	(4,933)	418,870	17,097	1,107,452	49,432	68,713	670	3,040,741	62,266	2.08%	0	0	0	72,634	(6,000)	(9,706)	(10,001)	8%	109,193	109,193	0	2043								
69,106	2044	78	1,501,199	(5,941)	410,493	16,755	1,116,174	52,351	70,430	687	3,086,296	63,851	2.10%	0	0	0	74,668	(6,000)	(9,978)	(10,291)	8%	112,250	112,250	0	2044								
71,785	2045	79	1,563,560	(7,325)	402,283	16,420	1,124,017	55,365	72,191	704	3,142,051	65,164	2.09%	0	0	0	76,758	(6,000)	(10,259)	(10,593)	8%	115,393	115,393	0	2045								
74,569	2046	80	1,629,041	(18,574)	394,237	16,091	1,130,740	58,478	73,996	722	3,198,014	66,717	1.81%	0	0	0	78,908	(6,000)	(11,000)	8%	118,624	118,624	0	2046									
77,061	2047	81	1,697,270	(19,458)	386,352	15,769	1,094,486	61,291	75,846	740	3,254,054	68,243	1.83%	0	0	0	81,117	(6,000)	(11,514)	8%	121,946	121,946	0	2047									
80,045	2048	82	1,769,919	(20,770)	378,625	15,454	1,084,618	64,591	77,842	758	3,310,047	69,034	1.85%	0	0	0	83,388	(6,000)	(12,092)	8%	125,360	125,360	0	2048									
82,669	2049	83	1,843,776	(21,643)	371,053	15,145	1,071,325	67,524	79,685	777	3,365,840	61,803	1.87%	0	0	0	85,723	(6,000)	(12,656)	8%	128,870	128,870	0	2049									
85,856	2050	84	1,922,102	(23,012)	363,632	14,842	1,055,878	71,014	81,678	797	3,421,289	63,640	1.89%	0	0	0	88,123	(6,000)	(13,285)	8%	132,479	132,479	0	2050									
88,994	2051	85	2,005,215	(23,850)	356,359	14,545	1,032,523	74,049	83,720	817	3,476,216	65,561	1.92%	0	0	0	90,591	(6,000)	(13,964)	9%	136,188	136,188	0	2051									
91,374	2052	86	2,088,427	(24,704)	349,232	14,254	1,007,029	77,119	85,813	837	3,530,501	67,507	1.94%	0	0	0	93,127	(6,000)	(14,633)	9%	140,001	140,001	0	2052									
94,185	2053	87	2,176,762	(25,681)	342,247	13,969	977,165	80,216	87,958	858	3,584,132	69,362	1.97%	0	0	0	95,735	(6,000)	(15,175)	9%	143,921	143,921	0	2053									
96,307	2054	88	2,267,968	(25,933)	335,402	13,696	943,406	82,818	90,157	880	3,636,932	71,284	1.99%	0	0	0	98,416	(6,000)	(15,748)	9%	147,951	147,951	0	2054									
99,132	2055	89	2,362,774	(26,757)	328,694	13,416	909,860	85,716	92,411	902	3,688,738	73,267	2.02%	0	0	0	101,171	(6,000)	(16,444)	9%	152,094	152,094	0	2055									
101,111	2056	90	2,460,372	(26,716)	322,120	13,148	862,139	87,963	94,721	924	3,739,583	75,200	2.04%	0	0	0	104,004	(6,000)	(16,971)	9%	156,352	156,352	0	2056									
102,979	2057	91	2,560,670	(26,487)	315,678	12,885	815,152	90,994	97,089	947	3,789,590	77,439	2.07%	0	0	0	106,916	(6,000)	(17,625)	9%	160,730	160,730	0	2057									
104,706	2058	92	2,663,942	(26,288)	309,364	12,627	768,020	92,979	99,216	971	3,839,254	79,263	2.10%	0	0	0	110,010	(6,000)	(18,247)	9%	165,231	165,231	0	2058									
106,257	2059	93	2,768,822	(25,373)	303,177	12,375	708,139	93,882	102,004	995	3,882,142	81,879	2.14%	0	0	0	112,987	(6,000)	(19,009)	9%	169,857	169,857	0	2059									
106,454	2060	94	2,875,156	(23,269)	297,113	12,127	649,219	94,327	104,554	1,020	3,926,042	84,206	2.17%	0	0	0	116,151	(6,000)	(19,743)	9%	174,613	174,613	0	2060									
106,259	2061	95	2,982,188	(20,779)	291,171	11,885	587,235	94,445	107,168	1,046	3,967,763	86,596	2.21%	0	0	0	119,403	(6,000)	(20,497)	9%	179,502	179,502	0	2061									
104,572	2062	96	3,088,942	(16,588)	285,248	11,647	520,672	92,925	109,847	1,072	4,007,108	89,056	2.25%	0	0	0	122,746	(6,000)	(22,047)	9%	184,529	184,529	0	2062									
103,720	2063	97	3,194,139	(13,250)	279,641	11,414	457,549	92,306	112,593	1,098	4,043,922	91,569	2.29%	0	0	0	126,183	(6,000)	(22,057)	10%	189,695	189,695	0	2063									
100,985	2064	98	3,297,922	(7,959)	274,048	11,186	390,627	89,799	115,408	1,126	4,078,005	94,151	2.33%	0	0	0	129,716	(6,000)	(22,861)	10%	195,007	195,007	0	2064									
97,746	2065	99	3,398,969	(2,100)	268,567	10,962	323,374	86,784	118,293	1,154	4,109,204	96,791	2.37%	0	0	0	133,348	(6,000)	(23,672)	10%	200,467	200,467	0	2065									
				(514,344)		387,558		1,924,441		12,759		1,810,414		1,419,856	85,191	2,757,684	(240,000)	(137,408)	(698,108)	4,997,630	4,997,630	0											

Step 2: Initial Plan Date: This date represents the first day of the structured income plan. To learn more about initial plan date see article: [Editing the Initial Plan Date](#)

Scenario: Understanding A Structured Income Plan

Client Dashboard | Structured Income Planning | Cash Flow and Tax Advisor | Asset Allocation and Net Worth | Graphs | Reports | Tools

PREPARED BY: JENNIFER ADVISOR
INITIAL PLAN DATE: 01/16/2020
REVISED PLAN DATE: 03/13/2026

Structured Income Planning

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

Planning 40 years Horizon		Accounts										Incomes										Expenses									
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Step 3: Revised Plan Date: This date represents the most recent date that the structured income plan was edited.

Doe, John

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

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 03/31/2026

Structured Income Planning

Scenario: Understanding A Structured Income Plan

Planning 40 years Horizon		Accounts				Incomes										Expenses				Year			
Total required	Year	John	John	John	John	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year								
REGULAR RMD	net return	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year					
0	2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43	125,000	7,500	0	(6,000)	(5,000)	(22,434)-15%	75,000	75,000	0	2026
0	2027	61	852,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,845,817	(24,536)	-1.39	128,500	7,710	0	(6,000)	(5,140)	(23,454)-15%	77,100	77,100	0	2027
0	2028	62	880,161	(2,026)	389,785	(6,000)	627,933	(15,852)	36,989	(1,200)	1,934,328	(25,078)	-1.36	132,098	7,926	0	(6,000)	(5,284)	(24,403)-15%	79,259	79,259	0	2028
0	2029	63	908,745	(2,180)	403,581	(6,000)	675,059	(16,296)	39,484	(1,200)	2,026,668	(25,676)	-1.33	135,797	8,148	0	(6,000)	(5,432)	(25,359)-16%	81,478	81,478	0	2029
0	2030	64	938,273	(2,364)	417,652	(6,000)	725,564	(16,752)	42,066	(1,200)	2,123,655	(26,318)	-1.30	139,599	8,376	0	(6,000)	(5,584)	(26,314)-16%	83,759	83,759	0	2030
0	2031	65	969,631	(3,106)	432,006	(6,000)	779,052	(17,220)	44,738	(1,200)	2,225,436	(27,026)	-1.30	143,508	8,610	0	(6,000)	(5,740)	(26,471)-15%	86,105	86,105	0	2031
0	2032	66	1,002,056	(3,336)	446,646	(6,000)	835,719	(17,704)	47,504	(1,200)	2,331,924	(28,240)	-1.27	147,526	8,852	0	(6,000)	(5,901)	(27,271)-15%	88,516	88,516	0	2032
0	2033	67	1,035,699	(3,582)	461,579	(6,000)	895,703	(18,196)	50,366	(1,200)	2,443,346	(28,980)	-1.24	151,657	9,099	0	(6,000)	(6,066)	(28,716)-16%	90,994	90,994	0	2033
0	2034	68	1,070,606	(3,836)	476,810	(6,000)	959,196	(18,708)	53,329	(1,200)	2,559,941	(29,744)	-1.22	155,903	9,354	0	(6,000)	(6,236)	(29,750)-16%	93,542	93,542	0	2034
0	2035	69	1,108,024	(4,100)	492,346	(6,000)	1,026,387	(19,232)	56,396	(1,200)	2,681,954	(30,532)	-1.19	160,268	9,616	0	(6,000)	(6,411)	(30,781)-16%	96,161	96,161	0	2035
0	2036	70	1,148,073	(8,844)	492,499	(6,000)	1,086,581	(20,000)	59,466	(1,200)	2,815,436	(31,356)	-1.19	164,766	9,886	0	(6,000)	(6,596)	(31,836)-16%	98,900	98,900	0	2036
0	2037	71	1,190,915	(7,575)	472,849	(6,000)	1,047,018	(20,416)	62,541	(1,200)	2,954,329	(32,216)	-1.17	169,403	10,166	0	(6,000)	(6,796)	(32,946)-16%	101,766	101,766	0	2037
0	2038	72	1,235,330	(6,288)	453,392	(6,000)	1,014,448	(20,732)	65,672	(1,200)	3,098,524	(33,116)	-1.16	174,186	10,456	0	(6,000)	(7,011)	(34,106)-16%	104,746	104,746	0	2038
0	2039	73	1,274,999	(4,981)	434,124	(6,000)	985,063	(21,000)	68,804	(1,200)	3,248,936	(34,044)	-1.15	179,116	10,756	0	(6,000)	(7,241)	(35,316)-16%	107,846	107,846	0	2039
0	2040	74	1,316,798	(3,652)	415,242	(6,000)	959,004	(21,232)	72,036	(1,200)	3,404,716	(35,004)	-1.14	184,196	11,066	0	(6,000)	(7,486)	(36,576)-16%	111,046	111,046	0	2040
61,942	2041	75	1,359,601	(3,299)	396,141	(6,000)	932,541	(21,416)	75,268	(1,200)	3,566,984	(36,024)	-1.13	189,426	11,386	0	(6,000)	(7,746)	(37,886)-16%	114,446	114,446	0	2041
64,333	2042	76	1,404,635	(4,246)	427,418	(6,000)	1,096,080	(22,656)	78,504	(1,200)	3,735,916	(37,116)	-1.12	194,806	11,716	0	(6,000)	(8,016)	(39,246)-16%	117,946	117,946	0	2042
66,528	2043	77	1,451,706	(4,933)	418,870	(6,000)	1,071,452	(22,824)	81,740	(1,200)	3,911,216	(38,244)	-1.11	200,346	12,056	0	(6,000)	(8,296)	(40,646)-16%	121,546	121,546	0	2043
69,106	2044	78	1,501,199	(5,941)	410,493	(6,000)	1,046,174	(23,016)	85,076	(1,200)	4,093,524	(39,416)	-1.10	206,046	12,416	0	(6,000)	(8,586)	(42,086)-16%	125,246	125,246	0	2044
71,785	2045	79	1,553,560	(7,125)	402,283	(6,000)	1,020,017	(23,232)	88,512	(1,200)	4,282,956	(40,632)	-1.09	211,996	12,786	0	(6,000)	(8,886)	(43,546)-16%	129,046	129,046	0	2045
74,569	2046	80	1,609,041	(8,574)	394,237	(6,000)	1,000,740	(23,472)	92,048	(1,200)	4,479,516	(41,904)	-1.08	218,116	13,166	0	(6,000)	(9,196)	(45,046)-16%	132,946	132,946	0	2046
77,061	2047	81	1,670,201	(9,458)	386,352	(6,000)	1,084,486	(23,736)	95,684	(1,200)	4,683,416	(43,216)	-1.07	224,506	13,556	0	(6,000)	(9,516)	(46,586)-16%	137,046	137,046	0	2047
80,045	2048	82	1,739,611	(10,770)	378,625	(6,000)	1,174,611	(24,024)	99,420	(1,200)	4,894,824	(44,564)	-1.06	231,156	13,956	0	(6,000)	(9,846)	(48,166)-16%	141,346	141,346	0	2048
82,669	2049	83	1,818,773	(12,443)	371,053	(6,000)	1,271,353	(24,336)	103,356	(1,200)	5,114,856	(45,924)	-1.05	238,076	14,366	0	(6,000)	(10,186)	(49,786)-16%	145,846	145,846	0	2049
85,856	2050	84	1,902,102	(14,412)	363,632	(6,000)	1,376,832	(24,672)	107,492	(1,200)	5,344,516	(47,392)	-1.04	245,276	14,786	0	(6,000)	(10,536)	(51,446)-16%	150,546	150,546	0	2050
88,594	2051	85	2,003,615	(16,850)	356,359	(6,000)	1,485,323	(25,032)	111,832	(1,200)	5,584,216	(48,884)	-1.03	252,756	15,216	0	(6,000)	(10,896)	(53,146)-16%	155,446	155,446	0	2051
91,274	2052	86	2,088,422	(19,740)	349,222	(6,000)	1,597,422	(25,416)	116,272	(1,200)	5,833,516	(50,392)	-1.02	260,516	15,656	0	(6,000)	(11,266)	(54,886)-16%	160,546	160,546	0	2052
94,185	2053	87	2,176,762	(22,818)	342,247	(6,000)	1,714,927	(25,824)	120,812	(1,200)	6,093,016	(51,924)	-1.01	268,556	16,106	0	(6,000)	(11,646)	(56,666)-16%	165,846	165,846	0	2053
96,307	2054	88	2,269,846	(25,900)	335,402	(6,000)	1,848,402	(26,256)	125,452	(1,200)	6,362,816	(53,484)	-1.00	276,876	16,556	0	(6,000)	(12,036)	(58,486)-16%	171,346	171,346	0	2054
99,122	2055	89	2,368,272	(28,767)	328,694	(6,000)	1,998,864	(26,712)	130,192	(1,200)	6,643,216	(55,072)	-0.99	285,476	17,016	0	(6,000)	(12,436)	(60,346)-16%	177,046	177,046	0	2055
101,111	2056	90	2,463,272	(31,416)	322,120	(6,000)	2,161,352	(27,192)	135,032	(1,200)	6,935,516	(56,684)	-0.98	294,356	17,496	0	(6,000)	(12,846)	(62,246)-16%	182,946	182,946	0	2056
102,979	2057	91	2,564,670	(34,847)	315,678	(6,000)	2,336,323	(27,696)	140,072	(1,200)	7,239,516	(58,316)	-0.97	303,516	17,986	0	(6,000)	(13,266)	(64,186)-16%	189,046	189,046	0	2057
104,706	2058	92	2,663,543	(38,052)	309,364	(6,000)	2,623,860	(28,224)	145,312	(1,200)	7,554,816	(60,072)	-0.96	312,956	18,486	0	(6,000)	(13,696)	(66,166)-16%	195,346	195,346	0	2058
106,257	2059	93	2,760,822	(41,033)	303,177	(6,000)	2,925,949	(28,776)	150,752	(1,200)	7,881,816	(61,844)	-0.95	322,676	18,996	0	(6,000)	(14,136)	(68,186)-16%	201,846	201,846	0	2059
107,720	2060	94	2,857,516	(43,798)	297,113	(6,000)	3,245,313	(29,344)	156,392	(1,200)	8,220,816	(63,632)	-0.94	332,756	19,516	0	(6,000)	(14,586)	(70,246)-16%	208,546	208,546	0	2060
109,522	2061	95	2,954,288	(46,352)	291,171	(6,000)	3,594,111	(30,024)	162,232	(1,200)	8,571,816	(65,436)	-0.93	343,196	20,046	0	(6,000)	(15,046)	(72,346)-16%	215,446	215,446	0	2061
110,472	2062	96	3,052,242	(48,696)	285,348	(6,000)	4,072,512	(30,720)	168,272	(1,200)	8,934,816	(67,248)	-0.92	354,006	20,586	0	(6,000)	(15,516)	(74,486)-16%	222,546	222,546	0	2062
110,720	2063	97	3,149,139	(50,831)	279,641	(6,000)	4,559,549	(31,432)	174,408	(1,200)	9,309,816	(69,072)	-0.91	365,276	21,136	0	(6,000)	(15,996)	(76,666)-16%	229,846	229,846	0	2063
100,985	2064	98	3,247,922	(52,759)	274,048	(6,000)	5,149,627	(32,152)	180,744	(1,200)	9,696,816	(70,912)	-0.90	376,916	21,696	0	(6,000)	(16,486)	(78,886)-16%	237,346	237,346	0	2064
97,746	2065	99	3,348,969	(54,444)	268,567	(6,000)	5,845,323	(32,896)	187,280	(1,200)	10,094,816	(72,772)	-0.89	388,916	22,266	0	(6,000)	(16,986)	(81,146)-16%	245,046	245,046	0	2065

Step 4: Scenario: This text box shows the scenario you are currently viewing. To switch scenarios, click the dropdown arrow to toggle between scenarios. To learn more about the Scenario function, see the section [Edit or Add Scenario Function](#)

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 03/31/2026

Structured Income Planning

Scenario: Understanding A Structured Income Plan

Planning 40 years Horizon		Accounts				Incomes										Expenses				Year
Total required	Year	John	John	John	John	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax									

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. To learn more see article: [Planning Horizon Timeline](#).

Doe, John

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Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 03/13/2026

Scenario: Understanding A Structured Income Plan

Planning 60 years

Total required		Accounts										Incomes										Expenses									
Year	Jan	Brokerage Account		Traditional IRA		401(k)		High Yields Savings Account		Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gifts to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year									
View Beneficial RMD	net return	Account	Income	Account	Income	Account	Income	Account	Income	Subtotal of account	Distribution	%	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Inf Factor	Year									
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2026								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2027								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2028								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2029								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2030								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2031								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2032								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2033								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2034								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2035								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2036								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2037								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2038								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2039								
0	0	800,000	0.00 %	350,000	0.00 %	500,000	0.00 %	30,000	0.00 %	1,680,000	0	0.00 %	125,000	7,500	0	0	0	0	0	0	0	0	2040								
61,942	2041	1,259,601	(3,299)	436,141	17,802	1,085,540	44,141	45,402	638	2,949,684	59,201	2.04 %	0	0	0	68,731	(6,000)	(9,185)	(9,502)	8%	103,326	103,326	2041								
64,333	2042	1,404,635	(4,246)	427,418	17,446	1,096,080	46,887	67,037	654	2,995,169	60,741	2.06 %	0	0	0	70,656	(6,000)	(9,442)	(9,736)	8%	106,219	106,219	2042								
66,528	2043	1,451,706	(4,933)	418,870	17,097	1,101,452	49,432	68,713	670	3,040,741	62,266	2.08 %	0	0	0	72,634	(6,000)	(9,706)	(10,001)	8%	109,193	109,193	2043								
69,106	2044	1,501,199	(5,941)	410,493	16,755	1,104,174	52,351	70,430	687	3,086,296	63,851	2.10 %	0	0	0	74,658	(6,000)	(9,979)	(10,291)	8%	112,250	112,250	2044								
71,785	2045	1,563,860	(7,225)	402,263	16,420	1,104,017	55,365	72,191	704	3,142,051	65,164	1.79 %	0	0	0	76,798	(6,000)	0	(10,529)	8%	115,993	115,993	2045								
74,569	2046	1,629,041	(8,844)	394,237	16,091	1,100,740	58,478	73,996	722	3,180,014	66,717	1.81 %	0	0	0	78,908	(6,000)	0	(11,000)	8%	118,624	118,624	2046								
77,061	2047	1,697,270	(10,458)	386,352	15,769	1,094,486	61,291	75,846	740	3,234,054	68,343	1.83 %	0	0	0	81,117	(6,000)	0	(11,514)	8%	121,946	121,946	2047								
80,045	2048	1,769,661	(12,070)	378,625	15,454	1,088,618	64,591	77,742	758	3,210,047	69,034	1.85 %	0	0	0	83,288	(6,000)	0	(12,062)	8%	125,360	125,360	2048								
82,669	2049	1,843,776	(13,683)	371,053	15,145	1,077,325	67,524	79,685	777	3,265,840	70,183	1.87 %	0	0	0	85,723	(6,000)	0	(12,566)	8%	128,870	128,870	2049								
85,856	2050	1,922,102	(15,291)	363,632	14,842	1,053,878	71,014	81,678	797	3,421,289	73,400	1.89 %	0	0	0	88,123	(6,000)	0	(13,285)	8%	132,479	132,479	2050								
88,994	2051	2,003,615	(16,880)	356,359	14,545	1,032,523	74,049	83,720	817	3,476,216	75,561	1.92 %	0	0	0	90,591	(6,000)	0	(13,964)	9%	136,188	136,188	2051								
91,274	2052	2,088,627	(18,454)	349,232	14,254	1,007,029	77,119	85,813	837	3,530,501	77,507	1.94 %	0	0	0	93,127	(6,000)	0	(14,633)	9%	140,001	140,001	2052								
94,185	2053	2,176,762	(20,015)	342,247	13,969	977,165	80,216	87,958	858	3,584,132	79,362	1.97 %	0	0	0	95,735	(6,000)	0	(15,295)	9%	143,921	143,921	2053								
96,307	2054	2,267,968	(21,563)	335,402	13,690	943,406	82,618	90,157	880	3,636,932	81,284	1.99 %	0	0	0	98,416	(6,000)	0	(15,949)	9%	147,951	147,951	2054								
99,122	2055	2,362,774	(23,097)	328,694	13,416	909,860	85,716	92,411	902	3,688,798	83,257	2.02 %	0	0	0	101,171	(6,000)	0	(16,544)	9%	152,094	152,094	2055								
101,111	2056	2,460,372	(24,616)	322,120	13,148	862,139	87,963	94,721	924	3,739,353	85,200	2.04 %	0	0	0	104,004	(6,000)	0	(16,971)	9%	156,352	156,352	2056								
102,979	2057	2,560,670	(26,121)	315,678	12,885	815,152	90,094	97,089	947	3,788,590	87,239	2.07 %	0	0	0	106,916	(6,000)	0	(17,425)	9%	160,730	160,730	2057								
104,706	2058	2,663,543	(27,612)	309,364	12,627	768,330	92,219	99,516	971	3,836,254	89,225	2.10 %	0	0	0	109,910	(6,000)	0	(17,904)	9%	165,231	165,231	2058								
106,257	2059	2,768,822	(29,087)	303,177	12,375	708,159	93,882	102,004	995	3,882,142	91,279	2.14 %	0	0	0	112,987	(6,000)	0	(18,409)	9%	169,857	169,857	2059								
106,454	2060	2,875,156	(23,269)	297,113	12,127	649,219	94,327	104,554	1,020	3,926,042	93,206	2.17 %	0	0	0	116,151	(6,000)	0	(18,943)	9%	174,613	174,613	2060								
106,329	2061	2,982,188	(20,739)	291,171	11,885	587,235	94,445	107,168	1,046	3,967,763	95,296	2.21 %	0	0	0	119,403	(6,000)	0	(19,497)	9%	179,502	179,502	2061								
104,572	2062	3,088,242	(16,588)	285,348	11,647	523,672	92,925	109,847	1,072	4,007,108	99,056	2.25 %	0	0	0	122,746	(6,000)	0	(20,071)	9%	184,529	184,529	2062								
103,720	2063	3,194,139	(13,250)	279,641	11,414	457,549	92,306	112,593	1,098	4,043,922	91,569	2.29 %	0	0	0	126,183	(6,000)	0	(20,677)	10%	189,695	189,695	2063								
100,985	2064	3,297,922	(7,959)	274,048	11,186	390,627	89,799	115,408	1,126	4,078,005	94,151	2.33 %	0	0	0	129,716	(6,000)	0	(22,861)	10%	195,007	195,007	2064								
97,746	2065	3,398,969	(2,110)	268,567	10,962	323,374	86,784	118,293	1,154	4,109,204	96,791	2.37 %	0	0	0	133,348	(6,000)	0	(23,672)	10%	200,467	200,467	2065								
			(514,344)		357,558		1,924,441		12,759	1,810,414			1,419,856	85,191	2,257,684	(240,000)	(137,408)	(698,108)	4,997,630	4,997,630	0	2065									

Step 6: RMD Column: This column represents the amount that needs to be withdrawn from qualified accounts, which for this plan includes the Traditional IRA and the Roth 401(k). 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 that year. If the background color is green, more than the RMD is being withdrawn from qualified accounts in that year. To learn more see article: [Required Minimum Distribution \(RMD\)](#).

Step 8: Name & Age: This column displays the client's name and age.

Scenario: Understanding A Structured Income Plan

Year	John	Accounts				401(k)				High Yields Savings Account				Incomes				Expenses				Year	
		Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target		Income Gap
2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43	125,000	7,500	0	(6,000)	(5,000)	(22,454)	15%	75,000	75,000	0	2026
2027	61	852,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,845,817	(24,536)	-1.39	128,500	7,710	0	(6,000)	(5,140)	(23,454)	15%	77,100	77,100	0	2027
2028	62	880,161	(2,026)	389,785	(6,000)	627,293	(15,852)	36,989	(1,200)	1,934,328	(25,078)	-1.36	132,098	7,926	0	(6,000)	(5,284)	(24,403)	15%	79,259	79,259	0	2028
2029	63	908,745	(2,180)	403,581	(6,000)	675,599	(16,296)	39,484	(1,200)	2,026,665	(25,676)	-1.33	135,797	8,148	0	(6,000)	(5,423)	(25,359)	16%	81,478	81,478	0	2029
2030	64	938,273	(2,366)	417,652	(6,000)	725,564	(16,752)	42,066	(1,200)	2,123,655	(26,218)	-1.30	139,599	8,376	0	(6,000)	(5,584)	(26,314)	16%	83,759	83,759	0	2030
2031	65	969,631	(3,106)	432,006	(6,000)	779,062	(17,220)	44,738	(1,200)	2,225,436	(27,826)	-1.30	143,508	8,610	0	(6,000)	(5,740)	(26,471)	15%	86,108	86,108	0	2031
2032	66	1,002,056	(3,336)	446,646	(6,000)	835,719	(17,704)	47,504	(1,200)	2,331,924	(28,240)	-1.27	147,526	8,852	0	(6,000)	(5,901)	(27,271)	15%	88,516	88,516	0	2032
2033	67	1,035,699	(3,582)	461,579	(6,000)	895,703	(18,198)	50,366	(1,200)	2,443,346	(28,980)	-1.24	151,657	9,099	0	(6,000)	(6,066)	(28,716)	16%	90,994	90,994	0	2033
2034	68	1,070,606	(3,856)	476,810	(6,000)	959,196	(18,708)	53,329	(1,200)	2,559,941	(29,744)	-1.22	155,903	9,354	0	(6,000)	(6,238)	(29,753)	16%	93,542	93,542	0	2034
2035	69	1,106,824	(4,100)	492,346	(6,000)	1,026,387	(19,232)	56,396	(1,200)	2,681,954	(30,532)	-1.19	160,268	9,616	0	(6,000)	(6,411)	(30,781)	16%	96,161	96,161	0	2035
2036	70	1,144,873	(8,844)	482,499	19,694	1,036,651	41,055	57,806	564	2,725,830	52,469	1.96	0	59,867	(6,000)	(8,000)	(8,356)	7%	90,000	90,000	0	2036	
2037	71	1,190,915	(7,575)	472,849	19,300	1,047,018	41,466	59,251	578	2,770,032	53,769	1.97	0	61,543	(6,000)	(8,224)	(8,569)	7%	92,520	92,520	0	2037	
2038	72	1,232,930	(6,288)	463,932	18,914	1,057,488	41,881	60,732	593	2,814,542	55,099	1.99	0	63,266	(6,000)	(8,454)	(8,801)	7%	95,111	95,111	0	2038	
2039	73	1,274,899	(4,981)	454,124	18,536	1,068,063	42,300	62,250	607	2,859,336	56,462	2.01	0	65,038	(6,000)	(8,691)	(9,055)	7%	97,774	97,774	0	2039	
2040	74	1,316,798	(3,652)	445,042	18,165	1,078,743	42,723	63,806	623	2,904,390	57,858	2.02	0	66,859	(6,000)	(8,943)	(9,271)	7%	100,511	100,511	0	2040	
61,942	2041	1,359,601	(2,299)	436,141	17,802	1,088,540	43,141	65,402	638	2,949,684	59,281	2.04	0	68,731	(6,000)	(9,185)	(9,502)	7%	103,326	103,326	0	2041	
64,333	2042	1,404,635	(4,246)	427,418	17,446	1,099,080	43,567	67,037	653	2,995,169	60,741	2.06	0	70,656	(6,000)	(9,442)	(9,736)	8%	106,219	106,219	0	2042	
66,528	2043	1,451,706	(4,933)	418,870	17,097	1,109,452	43,992	68,713	670	3,040,741	62,266	2.08	0	72,634	(6,000)	(9,706)	(10,001)	8%	109,193	109,193	0	2043	
69,106	2044	1,501,199	(5,941)	410,493	16,755	1,104,174	43,531	70,430	687	3,086,296	63,851	2.10	0	74,668	(6,000)	(9,978)	(10,291)	8%	112,250	112,250	0	2044	
71,785	2045	1,553,660	(6,210)	402,283	16,420	1,104,017	43,565	72,191	704	3,142,051	65,164	1.79	0	76,758	(6,000)	0	(10,529)	8%	115,393	115,393	0	2045	
74,569	2046	1,609,041	(18,574)	394,237	16,091	1,106,740	43,478	73,996	722	3,198,014	66,717	1.81	0	78,908	(6,000)	0	(11,000)	8%	118,624	118,624	0	2046	
77,061	2047	1,670,770	(19,458)	386,352	15,769	1,094,486	43,291	75,846	740	3,254,054	68,243	1.83	0	81,117	(6,000)	0	(11,514)	8%	121,946	121,946	0	2047	
80,045	2048	1,740,961	(20,770)	378,625	15,454	1,084,618	43,591	77,742	758	3,310,047	69,834	1.85	0	83,388	(6,000)	0	(12,002)	8%	125,360	125,360	0	2048	
82,669	2049	1,814,776	(21,643)	371,053	15,145	1,071,325	43,724	79,685	777	3,365,840	71,503	1.87	0	85,723	(6,000)	0	(12,566)	8%	128,870	128,870	0	2049	
85,856	2050	1,892,102	(23,012)	363,632	14,842	1,053,878	43,918	81,678	797	3,421,289	73,240	1.89	0	88,123	(6,000)	0	(13,285)	8%	132,479	132,479	0	2050	
88,594	2051	1,973,615	(23,850)	356,359	14,545	1,032,523	44,089	83,720	817	3,476,216	75,061	1.92	0	90,591	(6,000)	0	(13,964)	9%	136,188	136,188	0	2051	
91,374	2052	2,058,427	(24,704)	349,232	14,247	1,007,029	44,239	85,813	838	3,530,501	77,007	1.94	0	93,127	(6,000)	0	(14,633)	9%	140,001	140,001	0	2052	
94,185	2053	2,147,762	(25,681)	342,247	13,949	977,165	44,376	87,958	858	3,584,132	79,062	1.97	0	95,735	(6,000)	0	(15,175)	9%	143,921	143,921	0	2053	
96,307	2054	2,240,987	(26,683)	335,402	13,650	945,829	44,503	90,157	880	3,635,922	81,204	1.99	0	98,416	(6,000)	0	(15,748)	9%	147,951	147,951	0	2054	
99,132	2055	2,340,774	(27,767)	328,694	13,346	904,860	44,618	92,411	902	3,686,738	83,429	2.02	0	101,171	(6,000)	0	(16,344)	9%	152,094	152,094	0	2055	
101,111	2056	2,446,372	(26,716)	322,120	13,148	862,139	44,743	94,721	924	3,739,353	85,720	2.04	0	104,004	(6,000)	0	(16,971)	9%	156,352	156,352	0	2056	
102,979	2057	2,556,670	(26,487)	315,678	12,885	815,152	44,874	97,089	947	3,788,590	88,099	2.07	0	106,916	(6,000)	0	(17,625)	9%	160,730	160,730	0	2057	
104,706	2058	2,672,520	(26,052)	309,364	12,627	768,830	45,019	99,516	971	3,841,242	90,525	2.10	0	109,910	(6,000)	0	(18,304)	9%	165,231	165,231	0	2058	
106,257	2059	2,793,822	(25,373)	303,177	12,375	708,139	45,169	102,004	995	3,895,142	93,007	2.14	0	112,987	(6,000)	0	(19,009)	9%	169,857	169,857	0	2059	
106,454	2060	2,875,156	(23,269)	297,113	12,127	649,219	45,327	104,554	1,020	3,926,042	95,626	2.17	0	116,151	(6,000)	0	(19,743)	9%	174,613	174,613	0	2060	
106,259	2061	2,982,188	(20,779)	291,171	11,885	587,235	44,445	107,168	1,046	3,967,763	98,396	2.21	0	119,403	(6,000)	0	(20,497)	9%	179,502	179,502	0	2061	
104,572	2062	3,088,242	(16,588)	285,348	11,647	525,872	43,925	109,847	1,072	4,007,108	100,856	2.25	0	122,746	(6,000)	0	(21,274)	9%	184,529	184,529	0	2062	
103,720	2063	3,194,139	(13,250)	279,641	11,414	457,549	43,296	112,899	1,098	4,043,922	103,569	2.29	0	126,183	(6,000)	0	(22,057)	10%	189,695	189,695	0	2063	
100,985	2064	3,297,922	(7,959)	274,048	11,186	390,627	42,739	115,408	1,126	4,078,005	106,311	2.33	0	129,716	(6,000)	0	(22,861)	10%	195,007	195,007	0	2064	
97,746	2065	3,398,969	(7,110)	268,567	10,962	323,374	42,174	118,293	1,154	4,099,204	109,291	2.37	0	133,348	(6,000)	0	(23,772)	10%	200,467	200,467	0	2065	

Step 9: 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. To learn more see article: [Tax Calculation Option for Accounts](#).

Scenario: Understanding A Structured Income Plan

Year	John	Accounts				401(k)				High Yields Savings Account				Incomes				Expenses				Year	
		Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target		Income Gap
2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43	125,000	7,500	0	(6,000)	(5,000)	(22,454)	15%	75,000	75,000	0	2026
2027	61	852,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,845,817	(24,536)	-1.39	128,500	7,710	0	(6,000)	(5,140)	(23,454)	15%	77,100	77,100	0	2027
2028	62	880,161	(2,026)	389,785	(6,000)	627,293	(15,852)	36,989	(1,200)	1,934,328	(25,078)	-1.36	132,098	7,926	0	(6,000)	(5,284)	(24,403)	15%	79,259	79,259	0	2028
2029	63																						

Step 10: Traditional IRA Account & Income: This follows the same pattern as the Brokerage Account with "Account" and "Income" columns.

Doe, John

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Structured Income Planning

PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 03/13/2026

Scenario: Understanding A Structured Income Plan

		Accounts								Incomes						Expenses								
		Brokerage Account		Traditional IRA		401(k)		High Yields Savings Account		Wages		Employer Match	SS	Gifting to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year				
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gifting to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD across all accounts	net return	60	800,000	0.00 %	350,000	0.00 %	500,000	3.50 %	30,000	0.00 %	1,680,000	0		125,000	7,500	0	0	0	0	75,000	75,000	0	2026	
John total	initial amount	60	800,000	0.00 %	350,000	0.00 %	500,000	3.50 %	30,000	0.00 %	1,680,000	0		125,000	7,500	0	0	0	0	75,000	75,000	0	2026	
0	bonus % w/bonus	60	800,000	0.00 %	350,000	0.00 %	500,000	3.50 %	30,000	0.00 %	1,680,000	0		125,000	7,500	0	0	0	0	75,000	75,000	0	2026	
0	2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43 %	125,000	7,500	0	0	0	(5,000)	(2,434)-15%	77,100	77,100	0	2027
0	2027	61	852,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,845,817	(24,536)	-1.39 %	128,500	7,710	0	0	0	(5,140)	(2,434)-15%	77,100	77,100	0	2027
0	2028	62	880,161	(2,026)	389,785	(6,000)	627,393	(15,852)	36,889	(1,200)	1,934,328	(25,078)	-1.36 %	132,098	7,926	0	0	0	(5,284)	(2,434)-15%	79,259	79,259	0	2028
0	2029	63	908,745	(2,180)	403,581	(6,000)	675,059	(16,296)	39,484	(1,200)	2,026,868	(25,676)	-1.33 %	135,797	8,148	0	0	0	(5,432)	(2,539)-16%	81,478	81,478	0	2029
0	2030	64	938,373	(2,266)	417,652	(6,000)	725,564	(16,752)	42,066	(1,200)	2,123,655	(26,218)	-1.30 %	139,599	8,376	0	0	0	(5,584)	(2,634)-16%	83,759	83,759	0	2030
0	2031	65	969,031	(3,106)	432,006	(6,000)	779,062	(17,220)	44,758	(1,200)	2,225,436	(27,526)	-1.30 %	143,508	8,610	0	0	0	(5,740)	(2,747)-15%	86,105	86,105	0	2031
0	2032	66	1,002,056	(3,336)	446,646	(6,000)	835,719	(17,704)	47,504	(1,200)	2,331,924	(28,240)	-1.27 %	147,526	8,852	0	0	0	(5,901)	(2,771)-15%	88,516	88,516	0	2032
0	2033	67	1,035,699	(3,582)	461,579	(6,000)	895,703	(18,198)	50,366	(1,200)	2,443,346	(28,980)	-1.24 %	151,657	9,099	0	0	0	(6,066)	(2,816)-16%	90,994	90,994	0	2033
0	2034	68	1,070,006	(3,836)	476,810	(6,000)	959,196	(18,706)	53,229	(1,200)	2,559,941	(29,744)	-1.22 %	155,903	9,354	0	0	0	(6,236)	(2,875)-16%	93,542	93,542	0	2034
0	2035	69	1,106,824	(4,100)	492,346	(6,000)	1,026,387	(19,232)	56,396	(1,200)	2,681,954	(30,532)	-1.19 %	160,268	9,616	0	0	0	(6,411)	(3,078)-16%	96,161	96,161	0	2035
0	2036	70	1,144,873	(4,384)	508,499	(6,000)	1,096,651	(41,055)	57,806	564	2,725,830	52,469	1.96 %	0	0	59,867	(6,000)	(8,000)	(8,336)-7%	90,000	90,000	0	2036	
0	2037	71	1,184,015	(4,678)	525,309	(6,000)	1,170,018	(41,466)	59,251	578	2,770,032	53,769	1.97 %	0	0	61,543	(6,000)	(8,244)	(8,588)-7%	92,520	92,520	0	2037	
0	2038	72	1,223,930	(4,988)	543,392	(6,000)	1,247,488	(41,881)	60,732	593	2,814,542	55,099	1.99 %	0	0	63,266	(6,000)	(8,454)	(8,801)-7%	95,111	95,111	0	2038	
0	2039	73	1,274,899	(4,981)	564,124	(6,000)	1,328,063	(42,300)	62,250	603	2,859,336	56,462	2.01 %	0	0	65,038	(6,000)	(8,691)	(9,035)-7%	97,774	97,774	0	2039	
0	2040	74	1,316,798	(3,652)	585,442	(6,000)	1,411,743	(42,723)	63,806	623	2,904,390	57,858	2.02 %	0	0	66,859	(6,000)	(8,934)	(9,271)-7%	100,511	100,511	0	2040	
61,942	2041	75	1,359,601	(3,299)	606,141	(6,000)	1,502,540	(44,141)	65,402	638	2,949,684	59,201	2.04 %	0	0	68,731	(6,000)	(9,185)	(9,502)-8%	103,226	103,226	0	2041	
64,333	2042	76	1,404,635	(4,246)	627,418	(6,000)	1,596,080	(46,887)	67,037	654	2,995,169	60,741	2.06 %	0	0	70,656	(6,000)	(9,442)	(9,736)-8%	106,219	106,219	0	2042	
66,528	2043	77	1,451,706	(4,933)	648,870	(6,000)	1,691,452	(49,432)	68,713	670	3,040,741	62,266	2.08 %	0	0	72,634	(6,000)	(9,706)	(10,001)-8%	109,193	109,193	0	2043	
69,106	2044	78	1,501,199	(5,941)	670,593	(6,000)	1,789,174	(52,351)	70,430	687	3,086,296	63,851	2.10 %	0	0	74,668	(6,000)	(9,979)	(10,291)-8%	112,250	112,250	0	2044	
71,785	2045	79	1,563,860	(17,225)	700,283	(6,000)	1,890,017	(55,365)	72,191	704	3,142,051	65,164	1.79 %	0	0	76,758	(6,000)	0	(10,529)-8%	115,993	115,993	0	2045	
74,569	2046	80	1,629,041	(18,574)	730,237	(6,000)	1,997,740	(58,478)	73,996	722	3,198,014	66,717	1.81 %	0	0	78,908	(6,000)	0	(11,000)-8%	118,624	118,624	0	2046	
77,061	2047	81	1,697,270	(19,458)	760,352	(6,000)	2,109,486	(61,291)	75,846	740	3,254,054	68,343	1.83 %	0	0	81,117	(6,000)	0	(11,514)-8%	121,946	121,946	0	2047	
80,045	2048	82	1,769,661	(20,770)	791,025	(6,000)	2,224,618	(64,591)	77,742	758	3,310,047	69,934	1.85 %	0	0	83,388	(6,000)	0	(12,062)-8%	125,360	125,360	0	2048	
82,669	2049	83	1,843,776	(21,643)	821,353	(6,000)	2,343,725	(67,524)	79,685	777	3,365,840	71,603	1.87 %	0	0	85,723	(6,000)	0	(12,656)-8%	128,870	128,870	0	2049	
85,856	2050	84	1,922,102	(23,012)	852,332	(6,000)	2,476,878	(71,014)	81,678	797	3,421,289	73,440	1.89 %	0	0	88,123	(6,000)	0	(13,285)-8%	132,479	132,479	0	2050	
88,994	2051	85	2,003,615	(23,850)	883,359	(6,000)	2,614,545	(74,049)	83,720	817	3,476,216	75,361	1.92 %	0	0	90,591	(6,000)	0	(13,964)-9%	136,188	136,188	0	2051	
91,374	2052	86	2,088,627	(24,704)	914,332	(6,000)	2,764,029	(77,119)	85,813	837	3,530,501	77,307	1.94 %	0	0	93,127	(6,000)	0	(14,633)-9%	140,001	140,001	0	2052	
94,185	2053	87	2,176,762	(25,681)	945,247	(6,000)	2,916,516	(80,216)	87,958	858	3,584,132	79,362	1.97 %	0	0	95,735	(6,000)	0	(15,375)-9%	143,921	143,921	0	2053	
96,307	2054	88	2,267,968	(25,903)	976,102	(6,000)	3,080,406	(82,618)	90,157	880	3,636,932	81,284	1.99 %	0	0	98,416	(6,000)	0	(15,749)-9%	147,951	147,951	0	2054	
99,122	2055	89	2,362,774	(26,767)	1,006,994	(6,000)	3,252,694	(85,716)	92,411	902	3,688,738	83,267	2.02 %	0	0	101,171	(6,000)	0	(16,544)-9%	152,094	152,094	0	2055	
101,111	2056	90	2,462,372	(26,716)	1,047,923	(6,000)	3,432,617	(87,963)	94,721	924	3,739,583	85,200	2.04 %	0	0	104,004	(6,000)	0	(16,971)-9%	156,352	156,352	0	2056	
102,979	2057	91	2,566,670	(26,487)	1,098,896	(6,000)	3,630,904	(90,094)	97,089	947	3,788,590	87,439	2.07 %	0	0	106,916	(6,000)	0	(17,625)-9%	160,730	160,730	0	2057	
104,706	2058	92	2,665,543	(26,852)	1,150,364	(6,000)	3,845,830	(92,239)	99,516	971	3,836,254	89,625	2.10 %	0	0	109,910	(6,000)	0	(18,304)-9%	165,231	165,231	0	2058	
106,257	2059	93	2,768,822	(26,873)	1,203,177	(6,000)	4,066,159	(93,882)	102,004	995	3,882,142	91,879	2.14 %	0	0	112,987	(6,000)	0	(19,009)-9%	169,857	169,857	0	2059	
106,454	2060	94	2,875,156	(23,269)	1,257,113	(6,000)	4,291,219	(94,327)	104,554	1,020	3,926,042	94,206	2.17 %	0	0	116,151	(6,000)	0	(19,743)-9%	174,613	174,613	0	2060	
106,329	2061	95	2,982,188	(20,779)	1,311,171	(6,000)	4,530,255	(94,445)	107,168	1,046	3,967,763	96,596	2.21 %	0	0	119,403	(6,000)	0	(20,497)-9%	179,502	179,502	0	2061	
104,572	2062	96	3,088,242	(16,588)	1,368,348	(6,000)	4,774,604	(92,235)	109,847	1,072	4,007,108	99,056	2.25 %	0	0	122,746	(6,000)	0	(21,274)-9%	184,529	184,529	0	2062	
103,720	2063	97	3,194,139	(13,250)	1,424,611	(6,000)	4,923,549	(92,306)	112,593	1,098	4,043,922	91,569	2.29 %	0	0	126,183	(6,000)	0	(22,057)-10%	189,695	189,695	0	2063	
100,985	2064	98	3,297,922	(7,959)	1,481,008	(6,000)	5,076,005	(89,799)	115,408	1,126	4,078,005	94,151	2.33 %	0	0	129,716	(6,000)	0	(22,861)-10%	195,007	195,007	0	2064	
97,746	2065	99	3,398,969	(2,110)	1,538,567	(6,000)	5,223,374	(85,784)	118,293	1,154	4,109,204	96,791	2.37 %	0	0	133,348	(

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

PREPARED BY: DEMO ADVISOR
 INITIAL PLAN DATE: 01/01/2026
 REVISED PLAN DATE: 03/13/2026

Structured Income Planning

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

Scenario: Understanding A Structured Income Plan

Planning 40 years Horizon		Accounts								Incomes		Expenses						Year							
		Brokerage Account		Traditional IRA		401(k)		High Yields Savings Account		Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year			
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
REGULAR RMD	net return	60	3.00 %	2.50 %	5.00 %	3.50 %	5.00 %	3.00 %	1,680,000	Subtotal of account incomes	1,680,000	1,680,000	-1.43 %	125,000	7,500	0	0	0	(6,000)	(5,000)	(2,434)	75,000	75,000	0	2026
across all accounts	initial amount	60	800,000	350,000	500,000	300,000	300,000	300,000	1,680,000	0	1,680,000	1,680,000	-1.39 %	128,500	7,710	0	0	0	(6,000)	(5,140)	(2,434)	77,100	77,100	0	2027
John total RMD	bonus % w/ bonus	0	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	1,680,000	0	1,680,000	1,680,000	-1.36 %	132,098	7,926	0	0	0	(6,000)	(5,284)	(2,403)	79,259	79,259	0	2028
0		2026	60	825,866 (1,866)	363,000 (6,000)	500,000 (15,000)	322,500 (30,000)	300,000 (1,200)	1,761,116 (24,066)	1,680,000	1,761,116	(24,066)	-1.43 %	125,000	7,500	0	0	0	(6,000)	(5,000)	(2,434)	75,000	75,000	0	2026
0		2027	61	852,558 (1,916)	376,260 (6,000)	508,420 (15,420)	345,79 (30,79)	300,000 (1,200)	1,845,817 (24,536)	1,680,000	1,845,817	(24,536)	-1.39 %	128,500	7,710	0	0	0	(6,000)	(5,140)	(2,434)	77,100	77,100	0	2027
0		2028	62	880,161 (2,026)	389,785 (6,000)	527,393 (15,852)	369,89 (30,89)	300,000 (1,200)	1,934,228 (25,078)	1,680,000	1,934,228	(25,078)	-1.36 %	132,098	7,926	0	0	0	(6,000)	(5,284)	(2,403)	79,259	79,259	0	2028
0		2029	63	908,745 (2,100)	402,581 (6,000)	547,059 (16,296)	394,84 (30,84)	300,000 (1,200)	2,026,666 (25,676)	1,680,000	2,026,666	(25,676)	-1.33 %	135,797	8,148	0	0	0	(6,000)	(5,422)	(2,359)	81,478	81,478	0	2029
0		2030	64	938,373 (2,266)	417,652 (6,000)	572,564 (16,752)	420,66 (30,66)	300,000 (1,200)	2,121,655 (26,318)	1,680,000	2,121,655	(26,318)	-1.30 %	139,599	8,376	0	0	0	(6,000)	(5,584)	(2,314)	83,759	83,759	0	2030
0		2031	65	969,631 (3,106)	432,006 (6,000)	607,962 (17,220)	447,38 (30,38)	300,000 (1,200)	2,225,436 (27,526)	1,680,000	2,225,436	(27,526)	-1.30 %	143,508	8,610	0	0	0	(6,000)	(5,740)	(2,271)	86,105	86,105	0	2031
0		2032	66	1,002,056 (3,336)	446,646 (6,000)	647,519 (17,704)	475,04 (30,04)	300,000 (1,200)	2,331,924 (28,240)	1,680,000	2,331,924	(28,240)	-1.27 %	147,526	8,852	0	0	0	(6,000)	(5,901)	(2,227)	88,516	88,516	0	2032
0		2033	67	1,035,699 (3,582)	461,579 (6,000)	697,703 (18,198)	503,66 (30,66)	300,000 (1,200)	2,443,246 (28,980)	1,680,000	2,443,246	(28,980)	-1.24 %	151,657	9,099	0	0	0	(6,000)	(6,066)	(2,181)	90,994	90,994	0	2033
0		2034	68	1,070,606 (3,836)	476,810 (6,000)	758,191 (18,708)	532,29 (30,29)	300,000 (1,200)	2,559,941 (29,744)	1,680,000	2,559,941	(29,744)	-1.22 %	155,903	9,354	0	0	0	(6,000)	(6,236)	(2,135)	93,542	93,542	0	2034
0		2035	69	1,108,624 (4,100)	492,346 (6,000)	829,387 (19,232)	562,96 (30,96)	300,000 (1,200)	2,681,954 (30,532)	1,680,000	2,681,954	(30,532)	-1.19 %	160,268	9,616	0	0	0	(6,000)	(6,411)	(2,078)	96,161	96,161	0	2035
0		2036	70	1,149,873 (8,844)	492,499 (6,000)	1,038,651 (41,055)	578,00 (30,00)	300,000 (1,200)	2,725,939 (52,469)	1,680,000	2,725,939	(52,469)	1.96 %	0	0	0	0	0	59,857 (6,000)	(6,000)	(8,536)	90,000	90,000	0	2036
0		2037	71	1,190,915 (7,575)	472,849 (6,000)	1,047,018 (41,466)	592,51 (30,51)	300,000 (1,200)	2,770,032 (53,769)	1,680,000	2,770,032	(53,769)	1.97 %	0	0	0	0	0	61,543 (6,000)	(8,224)	(8,568)	92,520	92,520	0	2037
0		2038	72	1,232,930 (6,288)	463,392 (6,000)	1,057,488 (41,881)	607,32 (30,72)	300,000 (1,200)	2,814,542 (55,099)	1,680,000	2,814,542	(55,099)	1.99 %	0	0	0	0	0	63,266 (6,000)	(8,454)	(8,801)	95,111	95,111	0	2038
0		2039	73	1,274,899 (4,981)	454,124 (6,000)	1,068,063 (42,300)	622,50 (30,50)	300,000 (1,200)	2,859,236 (56,462)	1,680,000	2,859,236	(56,462)	2.01 %	0	0	0	0	0	65,038 (6,000)	(8,691)	(9,037)	97,774	97,774	0	2039
0		2040	74	1,316,798 (3,652)	445,042 (6,000)	1,078,743 (42,723)	638,06 (30,06)	300,000 (1,200)	2,904,390 (57,858)	1,680,000	2,904,390	(57,858)	2.02 %	0	0	0	0	0	66,859 (6,000)	(8,944)	(9,271)	100,511	100,511	0	2040
61,942		2041	75	1,359,601 (3,299)	436,141 (6,000)	1,088,540 (44,141)	652,02 (30,02)	300,000 (1,200)	2,949,684 (59,284)	1,680,000	2,949,684	(59,284)	2.04 %	0	0	0	0	0	68,731 (6,000)	(9,185)	(9,502)	103,326	103,326	0	2041
64,233		2042	76	1,404,635 (4,246)	427,418 (6,000)	1,099,080 (44,887)	670,07 (30,07)	300,000 (1,200)	2,995,169 (60,741)	1,680,000	2,995,169	(60,741)	2.06 %	0	0	0	0	0	70,656 (6,000)	(9,442)	(9,736)	106,219	106,219	0	2042
66,528		2043	77	1,451,706 (4,933)	418,701 (6,000)	1,109,452 (45,402)	687,13 (30,13)	300,000 (1,200)	3,040,741 (62,266)	1,680,000	3,040,741	(62,266)	2.08 %	0	0	0	0	0	72,634 (6,000)	(9,706)	(10,013)	109,193	109,193	0	2043
69,106		2044	78	1,501,199 (5,941)	410,493 (6,000)	1,119,174 (45,931)	703,40 (30,40)	300,000 (1,200)	3,086,296 (63,851)	1,680,000	3,086,296	(63,851)	2.10 %	0	0	0	0	0	74,668 (6,000)	(9,978)	(10,291)	112,250	112,250	0	2044
71,785		2045	79	1,553,560 (7,125)	402,283 (6,000)	1,128,017 (46,535)	721,91 (30,91)	300,000 (1,200)	3,132,051 (65,164)	1,680,000	3,132,051	(65,164)	1.79 %	0	0	0	0	0	76,758 (6,000)	(10,529)	(10,593)	115,393	115,393	0	2045
74,569		2046	80	1,609,941 (8,574)	394,227 (6,000)	1,136,740 (47,176)	739,96 (30,96)	300,000 (1,200)	3,178,014 (66,717)	1,680,000	3,178,014	(66,717)	1.81 %	0	0	0	0	0	78,908 (6,000)	(11,000)	(10,824)	118,624	118,624	0	2046
77,061		2047	81	1,670,270 (19,458)	386,352 (6,000)	1,145,486 (47,921)	758,66 (30,66)	300,000 (1,200)	3,224,504 (68,343)	1,680,000	3,224,504	(68,343)	1.83 %	0	0	0	0	0	81,117 (6,000)	(11,514)	(11,246)	121,946	121,946	0	2047
80,045		2048	82	1,739,061 (20,770)	378,625 (6,000)	1,154,084 (48,591)	777,42 (30,42)	300,000 (1,200)	3,271,047 (69,884)	1,680,000	3,271,047	(69,884)	1.85 %	0	0	0	0	0	83,388 (6,000)	(12,062)	(12,360)	125,360	125,360	0	2048
82,669		2049	83	1,814,776 (21,643)	371,053 (6,000)	1,162,325 (49,254)	796,85 (30,85)	300,000 (1,200)	3,318,640 (71,403)	1,680,000	3,318,640	(71,403)	1.87 %	0	0	0	0	0	85,723 (6,000)	(12,656)	(12,870)	128,870	128,870	0	2049
85,656		2050	84	1,922,102 (23,012)	363,622 (6,000)	1,170,279 (49,974)	816,78 (30,78)	300,000 (1,200)	3,367,291 (72,991)	1,680,000	3,367,291	(72,991)	1.89 %	0	0	0	0	0	88,123 (6,000)	(13,285)	(13,479)	132,479	132,479	0	2050
88,594		2051	85	2,003,615 (23,850)	356,359 (6,000)	1,178,235 (50,639)	837,20 (30,20)	300,000 (1,200)	3,417,216 (74,651)	1,680,000	3,417,216	(74,651)	1.92 %	0	0	0	0	0	90,591 (6,000)	(13,944)	(13,618)	136,188	136,188	0	2051
91,374		2052	86	2,088,427 (24,704)	349,232 (6,000)	1,185,929 (51,325)	858,13 (30,13)	300,000 (1,200)	3,472,951 (76,302)	1,680,000	3,472,951	(76,302)	1.94 %	0	0	0	0	0	93,127 (6,000)	(14,633)	(14,001)	140,001	140,001	0	2052
94,185		2053	87	2,176,762 (25,681)	342,247 (6,000)	1,193,469 (52,064)	879,58 (30,58)	300,000 (1,200)	3,530,413 (78,026)	1,680,000	3,530,413	(78,026)	1.97 %	0	0	0	0	0	95,735 (6,000)	(15,379)	(14,521)	143,521	143,521	0	2053
96,307		2054	88	2,267,968 (26,693)	335,402 (6,000)	1,200,789 (52,816)	901,57 (30,57)	300,000 (1,200)	3,589,922 (80,000)	1,680,000	3,589,922	(80,000)	1.99 %	0	0	0	0	0	98,416 (6,000)	(16,181)	(14,751)	147,251	147,251	0	2054
99,132		2055	89	2,362,774 (26,767)	328,694 (6,000)	1,207,820 (53,580)	924,11 (30,11)	300,000 (1,200)	3,648,738 (82,267)	1,680,000	3,648,738	(82,267)	2.02 %	0	0	0	0	0	101,171 (6,000)	(17,044)	(15,204)	150,994	150,994	0	2055
101,111		2056	90	2,462,272 (26,716)	322,120 (6,000)	1,214,629 (54,365)	947,21 (30,21)	300,000 (1,200)	3,707,253 (84,721)	1,680,000	3,707,253	(84,721)	2.04 %	0	0	0	0	0	104,004 (6,000)	(17,971)	(15,352)	155,352	155,352	0	2056
102,979		2057	91	2,566,070 (26,607)	315,678 (6,000)	1,221,002 (55,176)	970,89 (30,89)	300,000 (1,200)	3,765,509 (87,299)	1,680,000	3,765,509	(87,299)	2.07 %	0	0	0	0	0	106,916 (6,000)	(18,966)	(15,463)	160,730	160,730	0	2057
104,706		2058	92	2,663,543 (26,052)	309,364 (6,000)	1,227,030 (56,000)	995,16 (30,16)	300,000 (1,200)	3,824,152 (89,824)	1,680,000	3,824,152	(89,824)	2.10 %	0	0	0	0	0	10						

Step 18: SS: This column represents the Social Security income. The income begins based upon 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.

Scenario: Understanding A Structured Income Plan

		Accounts								Incomes		Expenses												
		Brokerage Account		Traditional IRA		401(k)		High Yields Savings Account		Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year		
Total required	View Beneficial RMD	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year
REGULAR RMD	net return	60	John	800,000	2.00 %	John IRA	500,000	John IRA	3,500	3,500	3,500	1,680,000	Subtotal of account		125,000	7,500	0	0	0	0	75,000	75,000	0	2026
across all accounts	bonus %	61	John	800,000	0.00 %	John IRA	500,000	John IRA	0.00	0.00	0.00	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2027
John	w/bonus	62	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2028
total RMD		63	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2029
0		64	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2030
0		65	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2031
0		66	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2032
0		67	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2033
0		68	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2034
0		69	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2035
0		70	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2036
0		71	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2037
0		72	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2038
0		73	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2039
0		74	John	800,000	Manage	350,000	Manage	500,000	Manage	30,000	30,000	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2040
61,942		75	John	1,259,601	(3,299)	436,141	17,802	1,085,540	44,141	45,402	45,402	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2041
64,333		76	John	1,404,633	(4,246)	427,418	17,446	1,096,080	46,877	47,673	47,673	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2042
66,528		77	John	1,451,706	(4,933)	418,870	17,097	1,101,452	49,432	49,432	49,432	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2043
69,106		78	John	1,501,199	(5,941)	410,493	16,755	1,104,174	52,351	52,351	52,351	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2044
71,785		79	John	1,563,860	(7,225)	402,283	16,420	1,104,017	55,365	55,365	55,365	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2045
74,569		80	John	1,629,041	(8,574)	394,237	16,091	1,100,740	58,478	58,478	58,478	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2046
77,061		81	John	1,697,270	(9,458)	386,352	15,769	1,094,486	61,291	61,291	61,291	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2047
80,045		82	John	1,769,961	(10,370)	378,625	15,454	1,084,618	64,591	64,591	64,591	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2048
82,669		83	John	1,843,776	(11,443)	371,053	15,145	1,071,325	67,524	67,524	67,524	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2049
85,856		84	John	1,922,102	(12,012)	363,632	14,842	1,055,878	71,014	71,014	71,014	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2050
88,994		85	John	2,003,615	(12,850)	356,359	14,545	1,032,523	74,049	74,049	74,049	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2051
91,274		86	John	2,088,627	(13,404)	349,232	14,254	1,007,029	77,119	77,119	77,119	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2052
94,185		87	John	2,176,762	(13,811)	342,247	13,969	977,165	80,216	80,216	80,216	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2053
96,307		88	John	2,267,968	(14,083)	335,402	13,690	943,406	82,618	82,618	82,618	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2054
99,122		89	John	2,362,774	(14,237)	328,694	13,416	909,860	85,716	85,716	85,716	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2055
101,111		90	John	2,460,372	(14,276)	322,120	13,148	862,139	87,963	87,963	87,963	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2056
102,979		91	John	2,560,670	(14,200)	315,678	12,885	815,152	90,094	90,094	90,094	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2057
104,706		92	John	2,663,643	(14,012)	309,364	12,627	763,830	92,079	92,079	92,079	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2058
106,257		93	John	2,769,222	(13,707)	303,177	12,375	708,159	93,882	93,882	93,882	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2059
106,454		94	John	2,875,156	(13,289)	297,113	12,127	649,219	94,327	94,327	94,327	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2060
106,229		95	John	2,982,188	(12,759)	291,171	11,885	587,235	94,445	94,445	94,445	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2061
104,572		96	John	3,088,242	(12,118)	285,348	11,547	523,672	92,925	92,925	92,925	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2062
103,720		97	John	3,194,139	(11,250)	279,641	11,214	457,549	92,306	92,306	92,306	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2063
100,985		98	John	3,297,922	(9,759)	274,048	10,916	390,627	89,779	89,779	89,779	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2064
97,746		99	John	3,398,969	(8,110)	268,567	10,562	323,374	86,784	86,784	86,784	1,680,000	Incomes		125,000	7,500	2,800	0	0	0	75,000	75,000	0	2065
					(514,344)		357,558		1,924,441		12,759	1,810,414			1,419,856	85,191	2,800	(240,000)	(137,408)	(698,108)	4,997,630	4,997,630	0	2065

Step 19: Gifting to Family: Expenses are modeled as 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. To learn more see article: [Adding Expenses to the Structured Income Plan](#)

Doe, John

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PREPARED BY: DEMO ADVISOR
INITIAL PLAN DATE: 01/01/2026
REVISED PLAN DATE: 03/13/2026

Structured Income Planning

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

Scenario Understanding A Structured Income Plan

Planning 40 years Horizon		Accounts				401(k)				High Yields Savings Account				Incomes				Expenses				Year		
Total required	Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gift to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
REGULAR RMD	net return	60	3.00 %	2.50 %	John IRA	5.00 %	John IRA	3.50 %	30,000	30,000	1,680,000	Subtotal of account incomes	1,680,000	-1.43 %	125,000	7,500	0	0	0	0	0	0	0	2026
across all accounts	initial amount	60	800,000	350,000	500,000	500,000	500,000	30,000	30,000	30,000	1,680,000	1,680,000	1,680,000	-1.39 %	128,500	7,710	0	0	0	0	0	0	0	2027
John total RMD	bonus % w/ bonus	0	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	1,680,000	1,680,000	1,680,000	-1.36 %	132,098	7,926	0	0	0	0	0	0	0	2028
0	2026	60	825,866 (1,866)	363,000 (6,000)	500,000 (15,000)	32,250 (1,200)	1,761,116 (24,066)	-1.43 %	125,000	7,500	0	0	0	0	0	0	0	0	0	0	0	0	0	2026
0	2027	61	852,558 (1,916)	376,260 (6,000)	500,000 (15,000)	34,579 (1,200)	1,845,817 (24,536)	-1.39 %	128,500	7,710	0	0	0	0	0	0	0	0	0	0	0	0	0	2027
0	2028	62	880,161 (2,026)	389,785 (6,000)	500,000 (15,000)	36,989 (1,200)	1,934,328 (25,078)	-1.36 %	132,098	7,926	0	0	0	0	0	0	0	0	0	0	0	0	0	2028
0	2029	63	908,745 (2,180)	402,581 (6,000)	500,000 (15,000)	39,484 (1,200)	2,026,668 (25,676)	-1.33 %	135,797	8,148	0	0	0	0	0	0	0	0	0	0	0	0	0	2029
0	2030	64	938,373 (2,366)	417,652 (6,000)	500,000 (15,000)	42,066 (1,200)	2,123,655 (26,318)	-1.30 %	139,599	8,376	0	0	0	0	0	0	0	0	0	0	0	0	0	2030
0	2031	65	969,631 (3,106)	432,006 (6,000)	500,000 (15,000)	44,738 (1,200)	2,225,436 (27,526)	-1.30 %	143,508	8,610	0	0	0	0	0	0	0	0	0	0	0	0	0	2031
0	2032	66	1,002,056 (3,336)	446,646 (6,000)	500,000 (15,000)	47,504 (1,200)	2,331,924 (28,240)	-1.27 %	147,526	8,852	0	0	0	0	0	0	0	0	0	0	0	0	0	2032
0	2033	67	1,035,699 (3,582)	461,579 (6,000)	500,000 (15,000)	50,366 (1,200)	2,443,246 (28,980)	-1.24 %	151,657	9,099	0	0	0	0	0	0	0	0	0	0	0	0	0	2033
0	2034	68	1,070,606 (3,836)	476,810 (6,000)	500,000 (15,000)	53,229 (1,200)	2,559,944 (29,744)	-1.22 %	155,903	9,354	0	0	0	0	0	0	0	0	0	0	0	0	0	2034
0	2035	69	1,108,624 (4,100)	492,346 (6,000)	500,000 (15,000)	56,296 (1,200)	2,681,954 (30,522)	-1.19 %	160,268	9,616	0	0	0	0	0	0	0	0	0	0	0	0	0	2035
0	2036	70	1,149,873 (8,844)	492,499 (6,000)	500,000 (15,000)	59,465 (1,200)	2,815,811 (31,323)	0.00 %	165,667	9,887	0	0	0	0	0	0	0	0	0	0	0	0	0	2036
0	2037	71	1,190,915 (7,575)	472,849 (6,000)	500,000 (15,000)	58,251 (1,200)	2,770,032 (33,769)	1.97 %	0	61,543 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2037
0	2038	72	1,232,930 (6,288)	463,392 (6,000)	500,000 (15,000)	57,122 (1,200)	2,814,542 (35,099)	1.99 %	0	63,266 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2038
0	2039	73	1,274,899 (4,981)	454,124 (6,000)	500,000 (15,000)	56,032 (1,200)	2,859,336 (36,462)	2.01 %	0	65,038 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2039
0	2040	74	1,316,798 (3,652)	445,042 (6,000)	500,000 (15,000)	55,024 (1,200)	2,904,390 (37,858)	2.02 %	0	66,859 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2040
61,942	2041	75	1,359,601 (3,299)	436,141 (6,000)	500,000 (15,000)	54,141 (1,200)	2,949,684 (39,281)	2.04 %	0	68,731 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2041
64,233	2042	76	1,404,635 (4,246)	427,418 (6,000)	500,000 (15,000)	53,277 (1,200)	2,995,169 (40,741)	2.06 %	0	70,656 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2042
66,528	2043	77	1,451,706 (4,933)	418,870 (6,000)	500,000 (15,000)	52,442 (1,200)	3,040,741 (42,266)	2.08 %	0	72,634 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2043
69,106	2044	78	1,501,199 (5,941)	410,493 (6,000)	500,000 (15,000)	51,635 (1,200)	3,086,296 (43,851)	2.10 %	0	74,668 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2044
71,785	2045	79	1,553,560 (7,125)	402,283 (6,000)	500,000 (15,000)	50,855 (1,200)	3,132,051 (45,164)	1.79 %	0	76,758 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2045
74,569	2046	80	1,609,041 (8,574)	394,227 (6,000)	500,000 (15,000)	50,119 (1,200)	3,178,014 (46,717)	1.81 %	0	78,908 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2046
77,061	2047	81	1,667,270 (19,458)	386,352 (6,000)	500,000 (15,000)	49,421 (1,200)	3,224,054 (48,343)	1.83 %	0	81,117 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2047
80,045	2048	82	1,729,061 (20,770)	378,625 (6,000)	500,000 (15,000)	48,751 (1,200)	3,270,047 (49,983)	1.85 %	0	83,388 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2048
82,669	2049	83	1,843,776 (21,443)	371,053 (6,000)	500,000 (15,000)	48,109 (1,200)	3,316,500 (51,603)	1.87 %	0	85,723 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2049
85,856	2050	84	1,922,102 (23,012)	363,622 (6,000)	500,000 (15,000)	47,498 (1,200)	3,363,029 (53,204)	1.89 %	0	88,123 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2050
88,594	2051	85	2,003,615 (23,850)	356,359 (6,000)	500,000 (15,000)	46,921 (1,200)	3,409,616 (54,821)	1.92 %	0	90,591 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2051
91,374	2052	86	2,088,427 (24,704)	349,232 (6,000)	500,000 (15,000)	46,379 (1,200)	3,456,291 (56,451)	1.94 %	0	93,127 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2052
94,185	2053	87	2,176,762 (25,681)	342,247 (6,000)	500,000 (15,000)	45,869 (1,200)	3,503,134 (58,102)	1.97 %	0	95,735 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2053
96,307	2054	88	2,267,968 (26,681)	335,402 (6,000)	500,000 (15,000)	45,389 (1,200)	3,550,229 (59,774)	1.99 %	0	98,416 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2054
99,132	2055	89	2,362,774 (26,767)	328,694 (6,000)	500,000 (15,000)	44,941 (1,200)	3,597,838 (61,387)	2.02 %	0	101,171 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2055
101,111	2056	90	2,462,372 (26,716)	322,120 (6,000)	500,000 (15,000)	44,521 (1,200)	3,645,971 (63,024)	2.04 %	0	104,004 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2056
102,979	2057	91	2,566,070 (26,807)	315,678 (6,000)	500,000 (15,000)	44,134 (1,200)	3,694,590 (64,686)	2.06 %	0	106,916 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2057
104,706	2058	92	2,663,543 (26,052)	309,364 (6,000)	500,000 (15,000)	43,776 (1,200)	3,743,726 (66,371)	2.08 %	0	109,910 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2058
106,257	2059	93	2,768,822 (25,373)	303,177 (6,000)	500,000 (15,000)	43,442 (1,200)	3,793,324 (68,082)	2.10 %	0	112,987 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2059
106,454	2060	94	2,871,156 (23,269)	297,113 (6,000)	500,000 (15,000)	43,122 (1,200)	3,843,542 (69,826)	2.14 %	0	116,151 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2060
106,329	2061	95	2,982,188 (20,779)	291,171 (6,000)	500,000 (15,000)	42,815 (1,200)	3,894,367 (71,603)	2.16 %	0	119,402 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2061
104,572	2062	96	3,088,242 (16,588)	285,348 (6,000)	500,000 (15,000)	42,521 (1,200)	3,945,726 (73,421)	2.25 %	0	122,746 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2062
103,720	2063	97	3,194,139 (13,250)	279,641 (6,000)	500,000 (15,000)	42,245 (1,200)	3,997,600 (75,279)	2.29 %	0	126,183 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2063
100,965	2064	98	3,297,922 (7,959)	274,048 (6,000)	500,000 (15,000)	42,000 (1,200)	4,050,000 (77,168)	2.33 %	0	129,716 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2064
97,746	2065	99	3,398,969 (2,110)	268,567 (6,000)	500,000 (15,000)	41,784 (1,200)	4,102,904 (79,091)	2.37 %	0	133,348 (6,000)	0	0	0	0	0	0	0	0	0	0	0	0	0	2065

Step 20: Travel: Expenses are modeled as negative income

Step 26: Numbers at the End of the Plan: Note the numbers at the end of the plan; they represent the total amounts of the columns.

Scenario: Understanding A Structured Income Plan

Accounts: Brokerage Account, Traditional IRA, 401(k), High Yields Savings Account

Incomes: Wages, Employer Match, SS, Gifting to Family, Travel, Approx Income Tax, After Tax Income, After Tax Target, Income Gap

Expenses: Wages, Employer Match, SS, Gifting to Family, Travel, Approx Income Tax, After Tax Income, After Tax Target, Income Gap

Year	John	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Gifting to Family	Travel	Approx Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
2026	60	825,866	(1,866)	363,000	(6,000)	540,000	(15,000)	32,250	(1,200)	1,761,116	(24,066)	-1.43 %	125,000	7,500	0	(6,000)	(5,000)	(22,434)	15%	75,000	75,000	0	2026
2027	61	852,558	(1,916)	376,260	(6,000)	582,420	(15,420)	34,579	(1,200)	1,845,817	(24,536)	-1.39 %	128,500	7,710	0	(6,000)	(5,140)	(23,454)	15%	77,100	77,100	0	2027
2028	62	880,161	(2,026)	389,785	(6,000)	627,293	(15,852)	36,989	(1,200)	1,934,228	(25,078)	-1.26 %	132,098	7,926	0	(6,000)	(5,284)	(24,400)	15%	79,259	79,259	0	2028
2029	63	908,745	(2,180)	403,581	(6,000)	675,059	(16,296)	39,484	(1,200)	2,026,868	(25,676)	-1.33 %	135,797	8,148	0	(6,000)	(5,432)	(25,359)	16%	81,478	81,478	0	2029
2030	64	938,273	(2,364)	417,652	(6,000)	723,564	(16,752)	42,066	(1,200)	2,123,655	(26,318)	-1.30 %	139,599	8,376	0	(6,000)	(5,584)	(26,314)	16%	83,759	83,759	0	2030
2031	65	969,651	(3,106)	432,006	(6,000)	779,062	(17,220)	44,758	(1,200)	2,225,436	(27,026)	-1.30 %	143,508	8,610	0	(6,000)	(5,740)	(26,747)	15%	86,106	86,106	0	2031
2032	66	1,002,056	(3,296)	446,464	(6,000)	835,719	(17,704)	47,504	(1,200)	2,331,924	(28,240)	-1.27 %	147,526	8,852	0	(6,000)	(5,901)	(27,271)	15%	88,516	88,516	0	2032
2033	67	1,035,699	(3,582)	461,579	(6,000)	893,703	(18,198)	50,366	(1,200)	2,443,346	(28,980)	-1.24 %	151,657	9,099	0	(6,000)	(6,066)	(28,716)	16%	90,994	90,994	0	2033
2034	68	1,070,606	(3,836)	476,810	(6,000)	959,196	(18,708)	53,329	(1,200)	2,559,941	(29,744)	-1.22 %	155,903	9,354	0	(6,000)	(6,236)	(29,750)	16%	93,542	93,542	0	2034
2035	69	1,108,054	(4,100)	492,246	(6,000)	1,026,387	(19,232)	56,396	(1,200)	2,681,954	(30,522)	-1.19 %	160,268	9,616	0	(6,000)	(6,411)	(30,781)	16%	96,161	96,161	0	2035
2036	70	1,148,873	(8,844)	482,499	(6,000)	1,036,651	(19,555)	57,806	(1,200)	2,725,830	(30,522)	-1.19 %	0	0	59,867	(6,000)	(8,000)	(8,336)	7%	90,000	90,000	0	2036
2037	71	1,190,915	(7,575)	472,849	(6,000)	1,047,018	(19,555)	59,251	(1,200)	2,770,032	(33,769)	-1.19 %	0	0	61,543	(6,000)	(8,224)	(8,568)	7%	92,520	92,520	0	2037
2038	72	1,232,930	(6,288)	463,392	(6,000)	1,057,488	(19,555)	60,732	(1,200)	2,814,542	(35,099)	-1.19 %	0	0	63,266	(6,000)	(8,454)	(8,801)	7%	95,111	95,111	0	2038
2039	73	1,274,999	(4,981)	454,124	(6,000)	1,068,063	(19,555)	62,250	(1,200)	2,859,336	(36,462)	-1.21 %	0	0	65,038	(6,000)	(8,691)	(9,055)	7%	97,774	97,774	0	2039
2040	74	1,316,798	(3,652)	445,042	(6,000)	1,078,743	(19,555)	63,806	(1,200)	2,904,390	(37,888)	-1.22 %	0	0	66,859	(6,000)	(8,934)	(9,271)	7%	100,511	100,511	0	2040
61,942	2041	1,359,601	(3,299)	436,141	(6,000)	1,088,540	(19,555)	65,402	(1,200)	2,949,684	(39,281)	-1.24 %	0	0	68,731	(6,000)	(9,185)	(9,502)	8%	103,326	103,326	0	2041
64,333	2042	1,404,635	(4,246)	427,418	(6,000)	1,098,080	(19,555)	67,037	(1,200)	2,995,169	(40,741)	-1.26 %	0	0	70,656	(6,000)	(9,442)	(9,769)	8%	106,219	106,219	0	2042
66,528	2043	1,451,706	(4,933)	418,870	(6,000)	1,107,452	(19,555)	68,713	(1,200)	3,040,741	(42,266)	-1.28 %	0	0	72,634	(6,000)	(9,706)	(10,001)	8%	109,193	109,193	0	2043
69,106	2044	1,501,199	(5,941)	410,493	(6,000)	1,116,174	(19,555)	70,430	(1,200)	3,086,296	(43,851)	-1.20 %	0	0	74,668	(6,000)	(9,979)	(10,291)	8%	112,250	112,250	0	2044
71,785	2045	1,553,560	(7,225)	402,283	(6,000)	1,124,017	(19,555)	72,191	(1,200)	3,142,051	(45,164)	-1.19 %	0	0	76,758	(6,000)	(10,259)	8%	115,393	115,393	0	2045	
74,569	2046	1,609,041	(8,844)	394,237	(6,000)	1,130,740	(19,555)	73,996	(1,200)	3,198,014	(46,717)	-1.21 %	0	0	78,908	(6,000)	(10,500)	8%	118,624	118,624	0	2046	
77,061	2047	1,667,370	(10,458)	386,352	(6,000)	1,137,486	(19,555)	75,846	(1,200)	3,254,054	(48,343)	-1.23 %	0	0	81,117	(6,000)	(10,744)	8%	121,946	121,946	0	2047	
80,045	2048	1,729,061	(12,070)	378,625	(6,000)	1,144,418	(19,555)	77,742	(1,200)	3,310,047	(50,034)	-1.25 %	0	0	83,388	(6,000)	(11,002)	8%	125,360	125,360	0	2048	
82,649	2049	1,794,776	(13,843)	371,053	(6,000)	1,151,525	(19,555)	79,685	(1,200)	3,365,940	(51,803)	-1.27 %	0	0	85,723	(6,000)	(11,265)	8%	128,870	128,870	0	2049	
85,856	2050	1,862,102	(15,716)	363,632	(6,000)	1,158,818	(19,555)	81,628	(1,200)	3,421,289	(53,640)	-1.29 %	0	0	88,123	(6,000)	(11,538)	8%	132,479	132,479	0	2050	
88,594	2051	1,931,615	(17,689)	356,399	(6,000)	1,166,329	(19,555)	83,671	(1,200)	3,476,216	(55,561)	-1.32 %	0	0	90,591	(6,000)	(11,824)	9%	136,188	136,188	0	2051	
91,274	2052	2,003,827	(19,762)	349,222	(6,000)	1,174,067	(19,555)	85,814	(1,200)	3,530,501	(57,571)	-1.34 %	0	0	93,127	(6,000)	(12,124)	9%	140,001	140,001	0	2052	
94,185	2053	2,079,762	(21,935)	342,247	(6,000)	1,182,032	(19,555)	88,057	(1,200)	3,584,122	(59,662)	-1.37 %	0	0	95,735	(6,000)	(12,437)	9%	143,921	143,921	0	2053	
96,307	2054	2,159,568	(24,208)	335,402	(6,000)	1,190,254	(19,555)	90,400	(1,200)	3,636,932	(61,843)	-1.39 %	0	0	98,416	(6,000)	(12,762)	9%	147,951	147,951	0	2054	
99,132	2055	2,242,774	(26,581)	328,694	(6,000)	1,198,869	(19,555)	92,843	(1,200)	3,688,738	(64,114)	-1.42 %	0	0	101,171	(6,000)	(13,109)	9%	152,094	152,094	0	2055	
101,111	2056	2,329,922	(29,054)	322,120	(6,000)	1,207,884	(19,555)	95,386	(1,200)	3,739,953	(66,485)	-1.45 %	0	0	104,004	(6,000)	(13,479)	9%	156,352	156,352	0	2056	
102,979	2057	2,421,660	(31,627)	315,678	(6,000)	1,217,309	(19,555)	98,029	(1,200)	3,790,590	(68,946)	-1.48 %	0	0	106,916	(6,000)	(13,861)	9%	160,730	160,730	0	2057	
104,706	2058	2,518,643	(34,300)	309,364	(6,000)	1,227,054	(19,555)	100,772	(1,200)	3,840,846	(71,497)	-1.51 %	0	0	109,910	(6,000)	(14,264)	9%	165,231	165,231	0	2058	
106,257	2059	2,620,422	(37,073)	303,177	(6,000)	1,237,227	(19,555)	103,615	(1,200)	3,891,621	(74,138)	-1.54 %	0	0	112,987	(6,000)	(14,688)	9%	169,857	169,857	0	2059	
106,454	2060	2,727,516	(39,946)	297,113	(6,000)	1,247,830	(19,555)	106,558	(1,200)	3,942,046	(76,869)	-1.57 %	0	0	116,151	(6,000)	(15,133)	9%	174,613	174,613	0	2060	
106,329	2061	2,830,488	(42,919)	291,171	(6,000)	1,258,873	(19,555)	109,601	(1,200)	3,993,121	(79,690)	-1.60 %	0	0	119,403	(6,000)	(15,607)	9%	179,502	179,502	0	2061	
104,572	2062	2,939,042	(45,992)	285,248	(6,000)	1,270,316	(19,555)	112,744	(1,200)	4,044,046	(82,601)	-1.63 %	0	0	122,746	(6,000)	(16,111)	9%	184,529	184,529	0	2062	
102,720	2063	3,053,919	(49,165)	279,341	(6,000)	1,282,161	(19,555)	115,987	(1,200)	4,095,321	(85,692)	-1.66 %	0	0	126,183	(6,000)	(16,645)	9%	189,695	189,695	0	2063	
100,985	2064	3,185,422	(52,438)	273,459	(6,000)	1,294,406	(19,555)	119,330	(1,200)	4,146,546	(88,873)	-1.69 %	0	0	129,716	(6,000)	(17,209)	9%	195,007	195,007	0	2064	
97,746	2065	3,333,369	(55,811)	267,597	(6,000)	1,307,051	(19,555)	122,773	(1,200)	4,200,001	(92,154)	-1.72 %	0	0	133,349	(6,000)	(17,803)	9%	200,662	200,662	0	2065	

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