

Understanding a Basic Structured Income Plan

12/11/2024 3:51 pm EST

After inputting all the client information into SIPS, the system will create a basic planning scenario. Below is an explanation of what each column represents in a basic planning scenario.

Step 1: Scenario: This text box shows the scenario you are currently viewing. To switch scenarios, click the dropdown arrow and select a different one.

Year	Planning Horizon	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
		Checkings/Savings Account		Individual Roth IRA				Wages	SS		
		Account	Income	Account	Income		Subtotal of account incomes	Infl Factor	Infl Factor		
net return	50	0.00 %		3.00 %							
initial amount		50,000		100,000		150,000					
bonus % w/bonus		0.00 %		0.00 %		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,577	0	176,581	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,177	0	180,169	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	133,792	0	183,797	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	0	38,015	38,015	end of 20
			0		0		0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 2: Planning Horizon: This text box displays the timeline for the planning scenario. To adjust the timeline, click the dropdown arrow and select a timeframe.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
			Checkings/Savings Account	Individual Roth IRA			Wages	SS		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %	0.00 %		0.00 %		0		2.50 %	2.50 %		
w/bonus	50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 3: Year: The leftmost and rightmost columns represent the years within the timeframe. The final row indicates the last year of the planning horizon.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Year	Account	Income	Accounts		Accounts Total	Planned Distribution	Incomes		Total Income	Year
			Checkings/Savings Account	Individual Roth IRA			Wages	SS		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %	0.00 %		0.00 %		0		2.50 %	2.50 %		
w/bonus	50,000		100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 4: Name and Age: This column displays the client's name and age. The starting age represents the client's current age, while the final row reflects the client's age at the end of the planning horizon.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Checkings/Savings Account		Individual Roth IRA				Wages	SS		
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	0.00 %		0.00 %		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,001	0	106,990	0	102,500	0	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	105,062	0	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	107,689	0	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	110,381	0	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	113,141	0	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	115,969	0	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	118,869	0	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	121,840	0	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	124,886	0	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	128,008	0	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	131,209	0	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	134,489	0	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	137,851	0	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	0	33,600	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	0	34,440	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	0	35,301	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	0	36,184	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	0	37,088	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	0	38,015	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 5: Accounts: These columns represent the client's monetary account information. They include the account title, the monetary balance, the yearly growth percentage, and the yearly income growth amount. The grayed-out values indicate the starting balance for the current year, while the final row shows the projected monetary amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Checkings/Savings Account		Individual Roth IRA				Wages	SS		
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus % w/bonus	0.00 %		0.00 %		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,001	0	106,990	0	102,500	0	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	105,062	0	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	107,689	0	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	110,381	0	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	113,141	0	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	115,969	0	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	118,869	0	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	121,840	0	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	124,886	0	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	128,008	0	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	131,209	0	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	134,489	0	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	137,851	0	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	0	33,600	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	0	34,440	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	0	35,301	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	0	36,184	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	0	37,088	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	0	38,015	38,015	38,015	end of 20
		0	0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 6: Accounts Total: This column represents the combined monetary total of all accounts. The final row of the

table shows the projected monetary amount at the end of the timeline horizon.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Checkings/Savings Account		Individual Roth IRA				Wages	SS		
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus %	0.00 %		0.00 %		0					
w/bonus	50,000		100,000		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
		0		0		0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 7: Planned Distribution: This column represents the amount deducted from the total income and allocated to the accounts each year.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Checkings/Savings Account		Individual Roth IRA				Wages	SS		
	Account	Income	Account	Income			Infl Factor	Infl Factor		
net return	50	0.00 %	3.00 %		150,000					
initial amount	50,000		100,000		150,000	Subtotal of account incomes				
bonus %	0.00 %		0.00 %		0					
w/bonus	50,000		100,000		150,000		2.50 %	2.50 %		
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
		0		0		0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 8: Client's Wages: This column is part of the income section and represents the client's yearly wage. The grayed-out section displays the inflation factor percentage for the yearly wage increase. The starting wage amount

corresponds to the value entered on the income page. Similarly, the inflation factor percentage aligns with the percentage specified on the income page.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Individual Roth IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.00 %		3.00 %	150,000					
initial amount		50,000		100,000	150,000	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %		
bonus % w/bonus		0.00 %		0.00 %	150,000					
end of 1	51	50,000	0	103,000	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	230,621	0	0	38,015	38,015	end of 20
			0		0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 9: Social Security: This column represents the Social Security distribution amount. The monetary amount begins at the retirement age specified in the client information section of the client dashboard. The inflation factor corresponds to the percentage entered in the income section of the client dashboard.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY:
INITIAL PLAN DATE:
REVISED PLAN DATE:

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

Structured Income Planning

Edit Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Individual Roth IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.00 %		3.00 %	150,000					
initial amount		50,000		100,000	150,000	Subtotal of account incomes	Infl Factor 2.50 %	Infl Factor 2.50 %		
bonus % w/bonus		0.00 %		0.00 %	150,000					
end of 1	51	50,000	0	103,000	153,000	0	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	156,091	0	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	159,274	0	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	162,553	0	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	165,930	0	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	169,408	0	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	172,991	0	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	176,681	0	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	180,482	0	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	184,397	0	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	188,429	0	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	192,582	0	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	196,860	0	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	201,266	0	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	205,804	0	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	210,479	0	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	215,293	0	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	220,252	0	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	225,360	0	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	230,621	0	0	38,015	38,015	end of 20
			0		0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 10: Total Income: This column represents the combined total of all income amounts.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Individual Roth IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.00 %	3.00 %		150,000					
initial amount		50,000	100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %	0.00 %		0		2.50 %	2.50 %		
w/bonus		50,000	100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
			0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 11: Year: The leftmost and rightmost columns represent the years within the timeframe. The final row indicates the last year of the planning horizon.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]
INITIAL PLAN DATE: [REDACTED]
REVISED PLAN DATE: [REDACTED]

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

Structured Income Planning

Edit | Dynamic Mode

Scenario: Reading A Basic Structured Income Plan

Planning Horizon: 20 years

Year	Accounts		Individual Roth IRA		Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.00 %	3.00 %		150,000					
initial amount		50,000	100,000		150,000	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %	0.00 %		0		2.50 %	2.50 %		
w/bonus		50,000	100,000		150,000					
end of 1	51	50,000	0	103,000	0	153,000	100,000	0	100,000	end of 1
end of 2	52	50,001	0	106,090	0	156,091	102,500	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	159,274	105,062	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	162,553	107,689	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	165,930	110,381	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	169,408	113,141	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	172,991	115,969	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	176,681	118,869	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	180,482	121,840	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	184,397	124,886	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	188,429	128,008	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	192,582	131,209	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	196,860	134,489	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	201,266	137,851	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	205,804	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	210,479	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	215,293	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	220,252	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	225,360	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	230,621	0	38,015	38,015	end of 20
			0	0	0	0	1,651,895	214,628	1,866,523	

Orange backgrounds indicate hypothetical returns

Step 12: Sum Amounts: The final row of the planning scenario displays the total sum of the amounts in the account and income columns.

Structured Income Planning

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

Scenario: Reading A Basic Structured Income Plan

Year	Accounts				Accounts Total	Planned Distribution	Incomes		Total Income	Year
	Account	Income	Account	Income			Wages	SS		
net return	50	0.00 %		3.00 %	150,000					
initial amount		50,000		100,000	0	Subtotal of account incomes	Infl Factor	Infl Factor		
bonus %		0.00 %		0.00 %	150,000		2.50 %	2.50 %		
w/bonus		50,000		100,000						
end of 1	51	50,000	0	103,000	0	100,000	0	0	100,000	end of 1
end of 2	52	50,001	0	106,000	0	102,500	0	0	102,500	end of 2
end of 3	53	50,002	0	109,273	0	105,062	0	0	105,062	end of 3
end of 4	54	50,002	0	112,551	0	107,689	0	0	107,689	end of 4
end of 5	55	50,002	0	115,927	0	110,381	0	0	110,381	end of 5
end of 6	56	50,003	0	119,405	0	113,141	0	0	113,141	end of 6
end of 7	57	50,004	0	122,987	0	115,969	0	0	115,969	end of 7
end of 8	58	50,004	0	126,677	0	118,869	0	0	118,869	end of 8
end of 9	59	50,004	0	130,477	0	121,840	0	0	121,840	end of 9
end of 10	60	50,005	0	134,392	0	124,886	0	0	124,886	end of 10
end of 11	61	50,006	0	138,423	0	128,008	0	0	128,008	end of 11
end of 12	62	50,006	0	142,576	0	131,209	0	0	131,209	end of 12
end of 13	63	50,006	0	146,853	0	134,489	0	0	134,489	end of 13
end of 14	64	50,007	0	151,259	0	137,851	0	0	137,851	end of 14
end of 15	65	50,008	0	155,797	0	141,300	0	33,600	33,600	end of 15
end of 16	66	50,008	0	160,471	0	144,840	0	34,440	34,440	end of 16
end of 17	67	50,008	0	165,285	0	148,470	0	35,301	35,301	end of 17
end of 18	68	50,009	0	170,243	0	152,184	0	36,184	36,184	end of 18
end of 19	69	50,010	0	175,351	0	156,000	0	37,088	37,088	end of 19
end of 20	70	50,010	0	180,611	0	160,000	0	38,015	38,015	end of 20
		0	0	0	0	1,651,895	214,628	1,866,523		

Orange backgrounds indicate hypothetical returns

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or support@planscout.com