

# Planning Horizon Timeline

12/05/2024 2:11 pm EST

In the structured income plan the Planning Horizon Timeline controls the timeline for the plan. The default is set for 16 years out for all clients. The timeline range starts at 16 years and the selections are by four-year increments. The shortest time frame is 16 years, the longest timeframe is 40 years. After selecting the year, the structured income plan will automatically be saved at this timeline so the next time you log in, it will already be saved at the last timeline you have chosen. This timeline can be edited. Below are the step-by-step instructions to adjust the planning horizon timeline.

Step 1: Dropdown Carrot Arrow: Click on the down carrot arrow in the planning horizon text box and select which year you would like to use.

The screenshot shows the 'Structured Income Planning' software interface. At the top, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. Below that, a breadcrumb trail reads: 'CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS'. On the right side, there are fields for 'PREPARED BY:', 'INITIAL PLAN DATE:', and 'REVISED PLAN DATE:'. The main title is 'Structured Income Planning' with an 'Edit' button and a 'Dynamic Mode' indicator. A 'Scenario' dropdown menu is set to 'Planning Horizon Timeline'. Below this, a 'Planning Horizon' dropdown menu is open, showing '16 years' selected. A red arrow points to the dropdown arrow. The main table displays financial data for accounts (401k and ROTH IRA) and incomes (Wages, Pension, SS) from year 70 to 86. Orange backgrounds highlight certain cells, indicating hypothetical returns. A legend at the bottom left states: 'Orange backgrounds indicate hypothetical returns'.

Year	Accounts				Accounts Total	Planned Distribution	Incomes			Total Income	Year
	Account	Income	Account	Income			Wages	Pension	SS		
net return	6.00 %		4.00 %		765,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 2.20 %		
initial amount	665,000		100,000		0						
bonus % w/bonus	665,000		100,000		765,000						
end of 1	704,900	0	104,000	0	808,900	0	175,000	30,000	28,282	233,282	end of 1
end of 2	747,194	0	108,160	0	855,354	0	178,850	30,960	28,904	238,714	end of 2
end of 3	792,025	0	112,486	0	904,512	0	182,785	31,951	29,540	244,275	end of 3
end of 4	839,547	0	116,986	0	956,533	0	186,806	32,973	30,190	249,969	end of 4
end of 5	889,920	0	121,665	0	1,011,585	0	190,916	34,028	30,854	255,798	end of 5
end of 6	943,315	0	126,532	0	1,069,847	0	195,116	35,117	31,533	261,766	end of 6
end of 7	999,914	0	131,593	0	1,131,507	0	199,408	36,241	32,227	267,876	end of 7
end of 8	1,059,908	0	136,857	0	1,196,765	0	203,795	37,401	32,936	274,132	end of 8
end of 9	1,123,503	0	142,331	0	1,265,834	0	208,279	38,597	33,660	280,536	end of 9
end of 10	1,190,913	0	148,024	0	1,338,937	0	212,861	39,833	34,401	287,094	end of 10
end of 11	1,262,368	0	153,945	0	1,416,313	0	217,544	41,107	35,158	293,809	end of 11
end of 12	1,338,110	0	160,103	0	1,498,213	0	222,330	42,423	35,931	300,683	end of 12
end of 13	1,418,396	0	166,507	0	1,584,904	0	227,221	43,780	36,722	307,723	end of 13
end of 14	1,503,500	0	173,168	0	1,676,668	0	232,220	45,181	37,529	314,930	end of 14
end of 15	1,593,710	0	180,094	0	1,773,804	0	237,329	46,627	38,355	322,311	end of 15
end of 16	1,689,332	0	187,298	0	1,876,630	0	242,550	48,119	39,199	329,868	end of 16
					0		3,313,008	614,338	535,420	4,462,766	

Step 2: Structured Income Planning Page: The new planning horizon timeline should be displayed.

# Structured Income Planning

Edit Dynamic Mode

Scenario Planning Horizon Timeline

Planning Horizon		Accounts				Incomes						
24 years		401k		ROTH IRA								
Year		Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	Pension	SS	Total Income	Year
net return	70	6.00 %	IRA	4.00 %								
initial amount		665,000		100,000		765,000	Subtotal of account incomes	Infl Factor	Infl Factor	Infl Factor		
bonus % w/bonus		0.00 %		0.00 %		0		2.20 %	3.20 %	2.20 %		
		665,000		100,000		765,000						
end of 1	71	704,900	0	104,000	0	808,900	0	175,000	30,000	28,282	233,282	end of 1
end of 2	72	747,194	0	108,160	0	855,354	0	178,850	30,960	28,904	238,714	end of 2
end of 3	73	792,025	0	112,486	0	904,512	0	182,785	31,951	29,540	244,275	end of 3
end of 4	74	839,547	0	116,986	0	956,533	0	186,806	32,973	30,190	249,969	end of 4
end of 5	75	889,920	0	121,665	0	1,011,585	0	190,916	34,028	30,854	255,798	end of 5
end of 6	76	943,315	0	126,532	0	1,069,847	0	195,116	35,117	31,533	261,766	end of 6
end of 7	77	999,914	0	131,593	0	1,131,507	0	199,408	36,241	32,227	267,876	end of 7
end of 8	78	1,059,908	0	136,857	0	1,196,765	0	203,795	37,401	32,936	274,132	end of 8
end of 9	79	1,123,503	0	142,331	0	1,265,834	0	208,279	38,597	33,660	280,536	end of 9
end of 10	80	1,190,913	0	148,024	0	1,338,937	0	212,861	39,833	34,401	287,094	end of 10
end of 11	81	1,262,368	0	153,945	0	1,416,313	0	217,544	41,107	35,158	293,809	end of 11
end of 12	82	1,338,110	0	160,103	0	1,498,213	0	222,330	42,423	35,931	300,683	end of 12
end of 13	83	1,418,396	0	166,507	0	1,584,904	0	227,221	43,780	36,722	307,723	end of 13
end of 14	84	1,503,500	0	173,168	0	1,676,668	0	232,220	45,181	37,529	314,930	end of 14
end of 15	85	1,593,710	0	180,094	0	1,773,804	0	237,329	46,627	38,355	322,311	end of 15
end of 16	86	1,689,332	0	187,298	0	1,876,630	0	242,550	48,119	39,199	329,868	end of 16
end of 17	87	1,790,692	0	194,790	0	1,985,482	0	247,886	49,659	40,061	337,606	end of 17
end of 18	88	1,898,134	0	202,582	0	2,100,715	0	253,340	51,248	40,943	345,530	end of 18
end of 19	89	2,012,022	0	210,685	0	2,222,706	0	258,913	52,888	41,843	353,644	end of 19
end of 20	90	2,132,743	0	219,112	0	2,351,855	0	264,609	54,580	42,764	361,953	end of 20
end of 21	91	2,260,707	0	227,877	0	2,488,584	0	270,430	56,327	43,705	370,462	end of 21
end of 22	92	2,396,350	0	236,992	0	2,633,341	0	276,380	58,129	44,666	379,175	end of 22
end of 23	93	2,540,130	0	246,471	0	2,786,602	0	282,460	59,989	45,649	388,098	end of 23
end of 24	94	2,692,538	0	256,330	0	2,948,868	0	288,674	61,909	46,653	397,236	end of 24
			0		0			5,455,701	1,059,067	881,704	7,396,471	

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](mailto:support@planscout.com).