Account and Income Groups and Group Setup

07/15/2026 2:52 pm EDT

Within SIPS, you can customize the account and income group headings and colors displayed on the Structured Income Planning page. This is done through the Display Options button. In this article, we'll use a hypothetical client to walk through naming a group and incomes, assigning a color to it, and placing individual accounts or incomes into that group. For this how to article we will start at the Structured Income Planning landing page.

Assets; (have the grouping color be olive green):

- Brokerage Account: $1,000,000 Moderately Conversative 5% net growth per year
- 401(k): $1,000,000 Moderately Conversative 5% net growth per year
- ROTH IRA: $500,000 Moderately Conversative 5% net growth per year

Incomes (yearly) (have the grouping color be wintergreen):

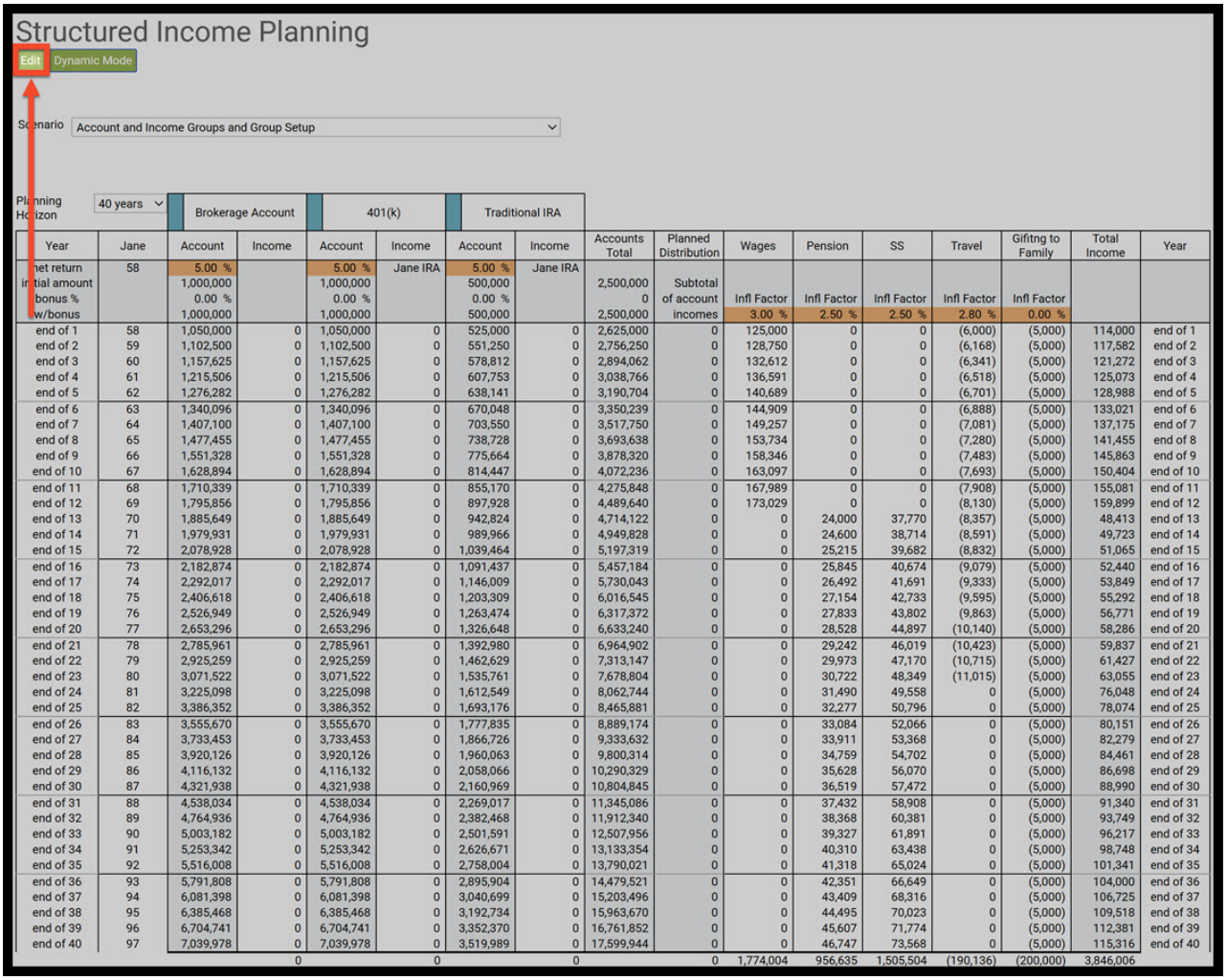
- Wages: $125,000 growing at 3%
- Pension: $24,000 at 70, growing at 2.5%
- Social Security (SS): $37,770 at 70, COLA at 2.5%

Expenses (have the grouping be red):

- Travel: they would like to travel until they turn 80. $6,000 with an inflation factor at 2.8%
- Gifting to family: For the remainder of the plan $5,000

Related Articles and Sections: *Tax Calculation Options for Accounts,Tax Calculation Options for Income for a 1099 Worker/Multi-Stream Earner, Tax Calculation Options for Incomes for a W-2 Employee/Traditional Worker,Adding an Expense to the Structured Income Plan, Display Options*

Step 1: Edit: Click on the green Edit button underneath the Structured Income Planning heading.



Structured Income Planning

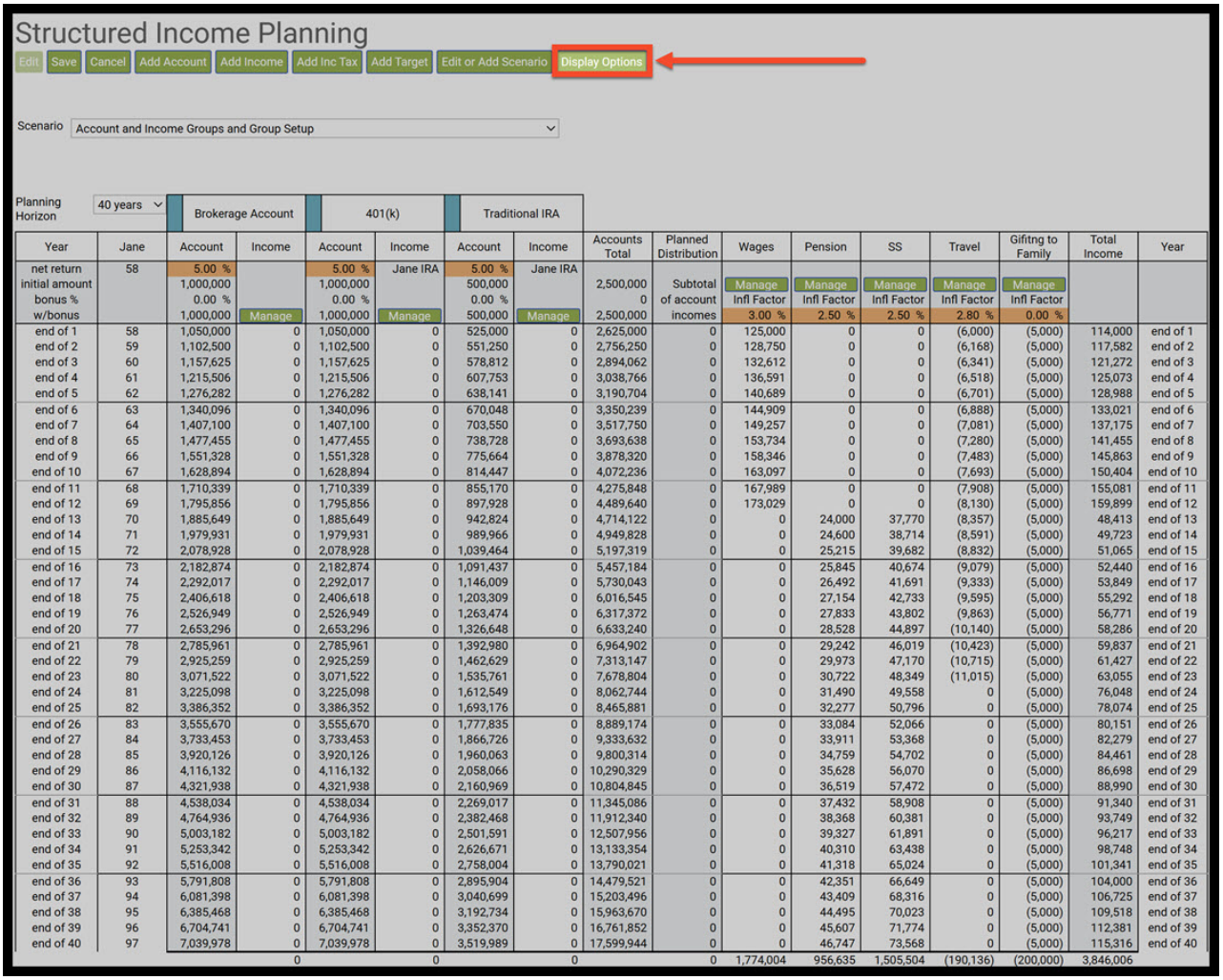
Edit | Dynamic Mode

Scenario: Account and Income Groups and Group Setup

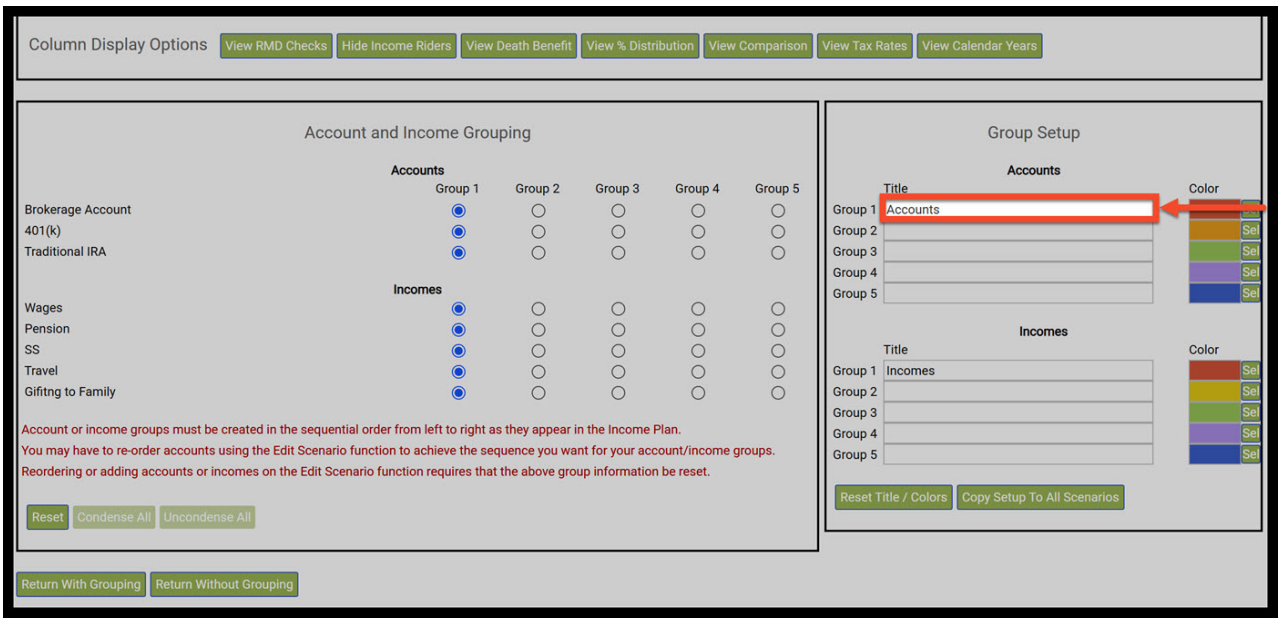
Planning Horizon: 40 years

		Brokerage Account		401(k)		Traditional IRA									
Year	Jane	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages	Pension	SS	Travel	Gifitng to Family	Total Income	Year
net return	58	5.00 %		5.00 %	Jane IRA	5.00 %	Jane IRA									
initial amount		1,000,000		1,000,000		500,000		2,500,000	Subtotal							
bonus %		0.00 %		0.00 %		0.00 %		0	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor	Infl Factor		
w/bonus		1,000,000		1,000,000		500,000		2,500,000	incomes	3.00 %	2.50 %	2.50 %	2.80 %	0.00 %		
end of 1	58	1,050,000	0	1,050,000	0	525,000	0	2,625,000	0	125,000	0	0	(6,000)	(5,000)	114,000	end of 1
end of 2	59	1,102,500	0	1,102,500	0	551,250	0	2,756,250	0	128,750	0	0	(6,168)	(5,000)	117,582	end of 2
end of 3	60	1,157,625	0	1,157,625	0	578,812	0	2,894,062	0	132,612	0	0	(6,341)	(5,000)	121,272	end of 3
end of 4	61	1,215,506	0	1,215,506	0	607,753	0	3,038,766	0	136,591	0	0	(6,518)	(5,000)	125,073	end of 4
end of 5	62	1,276,282	0	1,276,282	0	638,141	0	3,190,704	0	140,689	0	0	(6,701)	(5,000)	128,988	end of 5
end of 6	63	1,340,096	0	1,340,096	0	670,048	0	3,350,239	0	144,909	0	0	(6,888)	(5,000)	133,021	end of 6
end of 7	64	1,407,100	0	1,407,100	0	703,550	0	3,517,750	0	149,257	0	0	(7,081)	(5,000)	137,175	end of 7
end of 8	65	1,477,455	0	1,477,455	0	738,728	0	3,693,638	0	153,734	0	0	(7,280)	(5,000)	141,455	end of 8
end of 9	66	1,551,328	0	1,551,328	0	775,664	0	3,878,320	0	158,346	0	0	(7,483)	(5,000)	145,863	end of 9
end of 10	67	1,628,894	0	1,628,894	0	814,447	0	4,072,236	0	163,097	0	0	(7,693)	(5,000)	150,404	end of 10
end of 11	68	1,710,339	0	1,710,339	0	855,170	0	4,275,848	0	167,989	0	0	(7,908)	(5,000)	155,081	end of 11
end of 12	69	1,795,856	0	1,795,856	0	897,928	0	4,489,640	0	173,029	0	0	(8,130)	(5,000)	159,899	end of 12
end of 13	70	1,885,649	0	1,885,649	0	942,824	0	4,714,122	0	0	24,000	37,770	(8,357)	(5,000)	48,413	end of 13
end of 14	71	1,979,931	0	1,979,931	0	989,966	0	4,949,828	0	0	24,600	38,714	(8,591)	(5,000)	49,723	end of 14
end of 15	72	2,078,928	0	2,078,928	0	1,039,464	0	5,197,319	0	0	25,215	39,682	(8,832)	(5,000)	51,065	end of 15
end of 16	73	2,182,874	0	2,182,874	0	1,091,437	0	5,457,184	0	0	25,845	40,674	(9,079)	(5,000)	52,440	end of 16
end of 17	74	2,292,017	0	2,292,017	0	1,146,009	0	5,730,043	0	0	26,492	41,691	(9,333)	(5,000)	53,849	end of 17
end of 18	75	2,406,618	0	2,406,618	0	1,203,309	0	6,016,545	0	0	27,154	42,733	(9,595)	(5,000)	55,292	end of 18
end of 19	76	2,526,949	0	2,526,949	0	1,263,474	0	6,317,372	0	0	27,833	43,802	(9,863)	(5,000)	56,771	end of 19
end of 20	77	2,653,296	0	2,653,296	0	1,326,648	0	6,633,240	0	0	28,528	44,897	(10,140)	(5,000)	58,286	end of 20
end of 21	78	2,785,961	0	2,785,961	0	1,392,980	0	6,964,902	0	0	29,242	46,019	(10,423)	(5,000)	59,837	end of 21
end of 22	79	2,925,259	0	2,925,259	0	1,462,629	0	7,313,147	0	0	29,973	47,170	(10,715)	(5,000)	61,427	end of 22
end of 23	80	3,071,522	0	3,071,522	0	1,535,761	0	7,678,804	0	0	30,722	48,349	(11,015)	(5,000)	63,055	end of 23
end of 24	81	3,225,098	0	3,225,098	0	1,612,549	0	8,062,744	0	0	31,490	49,558	0	(5,000)	76,048	end of 24
end of 25	82	3,386,352	0	3,386,352	0	1,693,176	0	8,465,881	0	0	32,277	50,796	0	(5,000)	78,074	end of 25
end of 26	83	3,555,670	0	3,555,670	0	1,777,835	0	8,889,174	0	0	33,084	52,066	0	(5,000)	80,151	end of 26
end of 27	84	3,733,453	0	3,733,453	0	1,866,726	0	9,333,632	0	0	33,911	53,368	0	(5,000)	82,279	end of 27
end of 28	85	3,920,126	0	3,920,126	0	1,960,063	0	9,800,314	0	0	34,759	54,702	0	(5,000)	84,461	end of 28
end of 29	86	4,116,132	0	4,116,132	0	2,058,066	0	10,290,329	0	0	35,628	56,070	0	(5,000)	86,698	end of 29
end of 30	87	4,321,938	0	4,321,938	0	2,160,969	0	10,804,845	0	0	36,519	57,472	0	(5,000)	88,990	end of 30
end of 31	88	4,538,034	0	4,538,034	0	2,269,017	0	11,345,086	0	0	37,432	58,908	0	(5,000)	91,340	end of 31
end of 32	89	4,764,936	0	4,764,936	0	2,382,468	0	11,912,340	0	0	38,368	60,381	0	(5,000)	93,749	end of 32
end of 33	90	5,003,182	0	5,003,182	0	2,501,591	0	12,507,956	0	0	39,327	61,891	0	(5,000)	96,217	end of 33
end of 34	91	5,253,342	0	5,253,342	0	2,626,671	0	13,133,354	0	0	40,310	63,438	0	(5,000)	98,748	end of 34
end of 35	92	5,516,008	0	5,516,008	0	2,758,004	0	13,790,021	0	0	41,318	65,024	0	(5,000)	101,341	end of 35
end of 36	93	5,791,808	0	5,791,808	0	2,895,904	0	14,479,521	0	0	42,351	66,649	0	(5,000)	104,000	end of 36
end of 37	94	6,081,398	0	6,081,398	0	3,040,699	0	15,203,496	0	0	43,409	68,316	0	(5,000)	106,725	end of 37
end of 38	95	6,385,468	0	6,385,468	0	3,192,734	0	15,963,670	0	0	44,495	70,023	0	(5,000)	109,518	end of 38
end of 39	96	6,704,741	0	6,704,741	0	3,352,370	0	16,761,852	0	0	45,607	71,774	0	(5,000)	112,381	end of 39
end of 40	97	7,039,978	0	7,039,978	0	3,519,989	0	17,599,944	0	0	46,747	73,568	0	(5,000)	115,316	end of 40
			0		0		0		0	1,774,004	956,635	1,505,504	(190,136)	(200,000)	3,846,006	

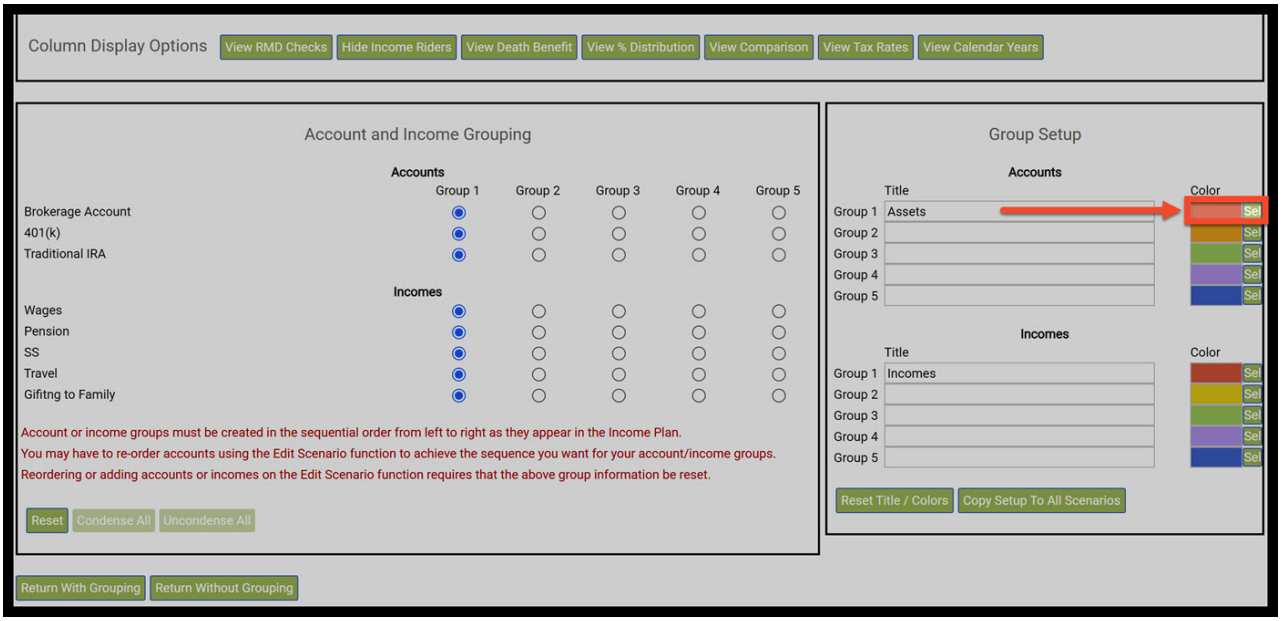
Step 2: Display Options: Click on the green Display Option button underneath the Structured Income Planning heading.



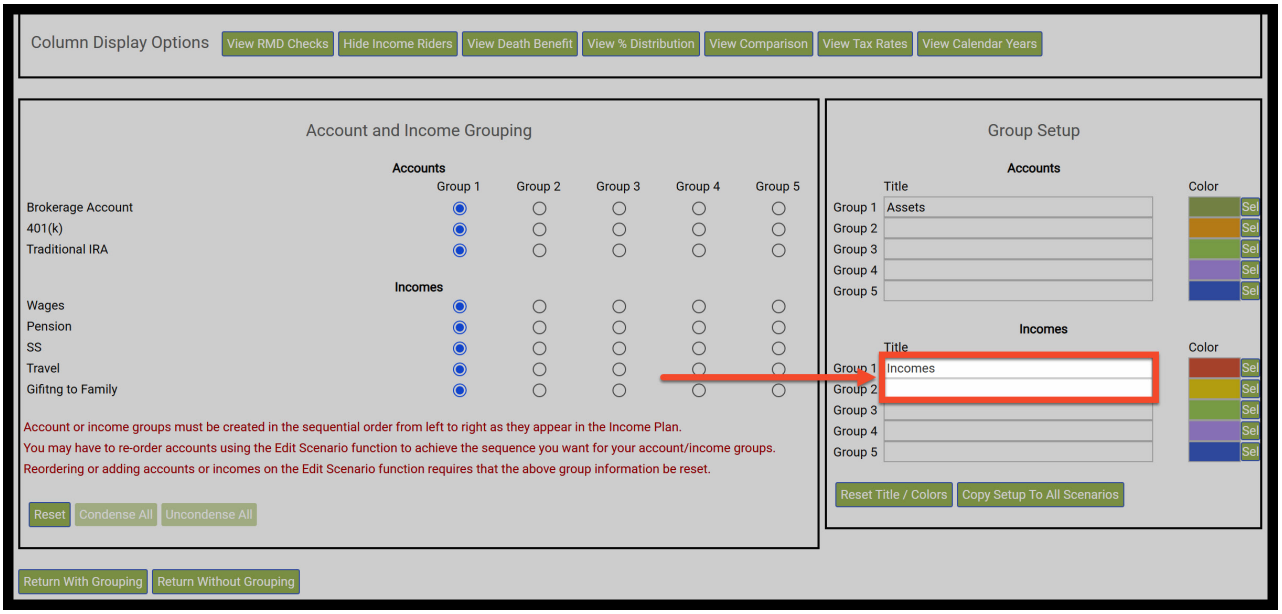
Step 3: Group Setup Accounts: Under the Title section delete the default name and type in whichever title you would like to use.



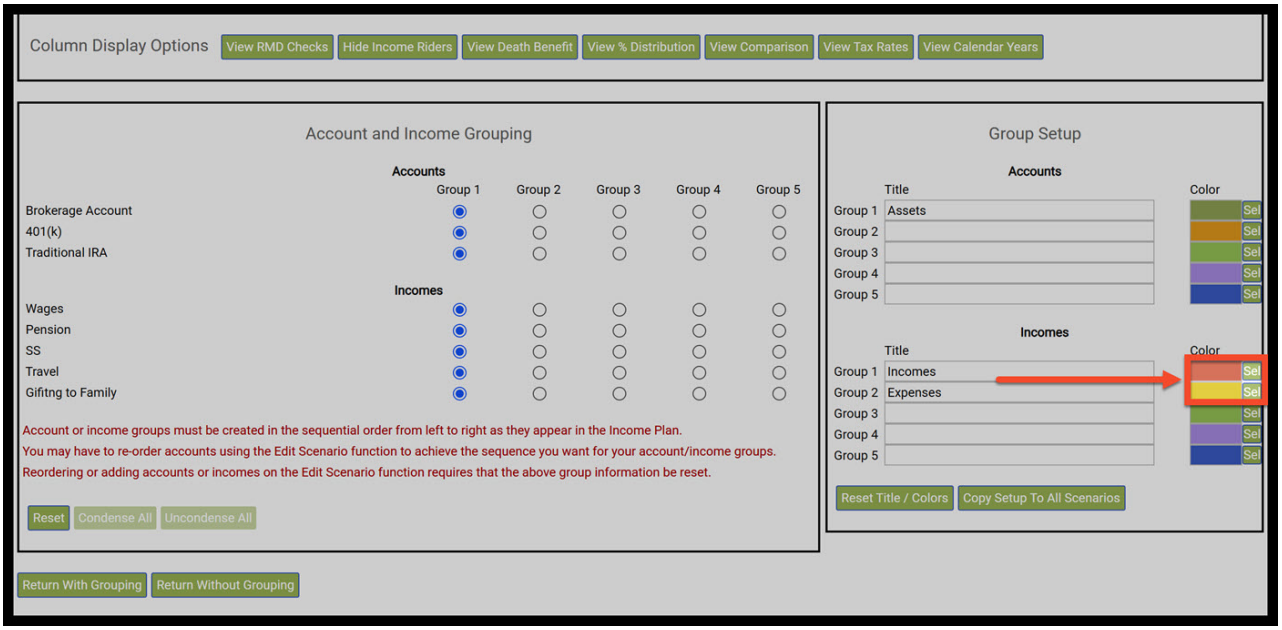
Step 4: Color Selection Accounts: Click on the green Sel button next to the color of the title to select which color you would like the group title to be.



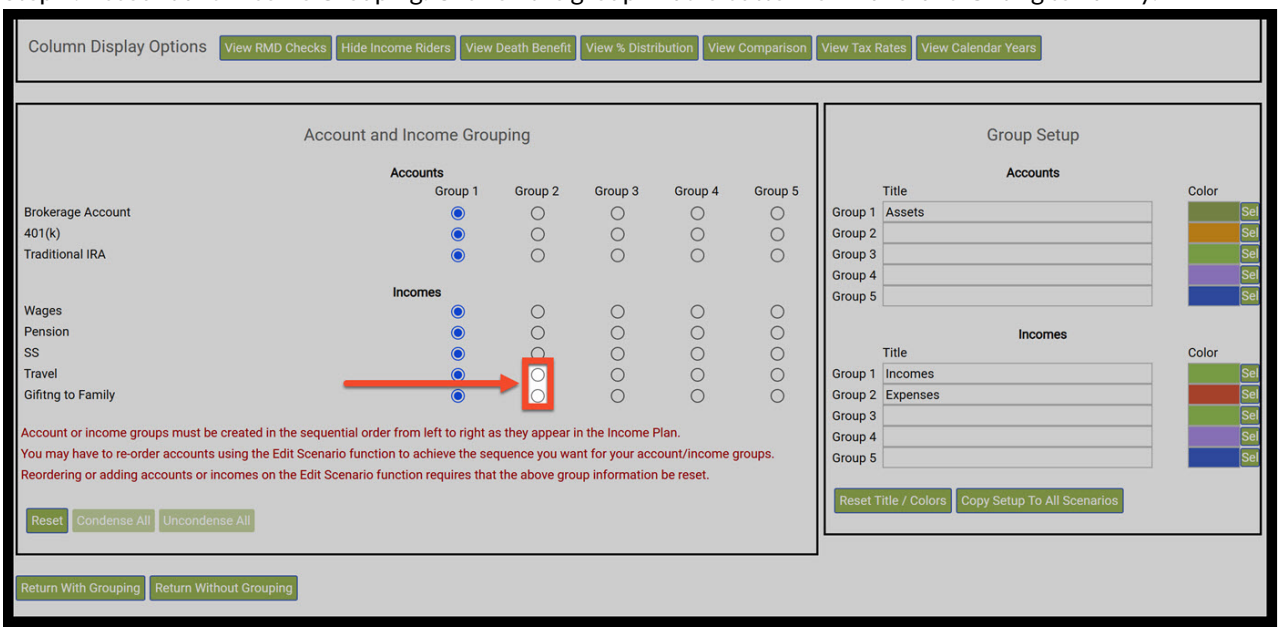
Step 5: Group Setup Incomes: Under the Title section delete the default name and type in whichever title you would like to use.



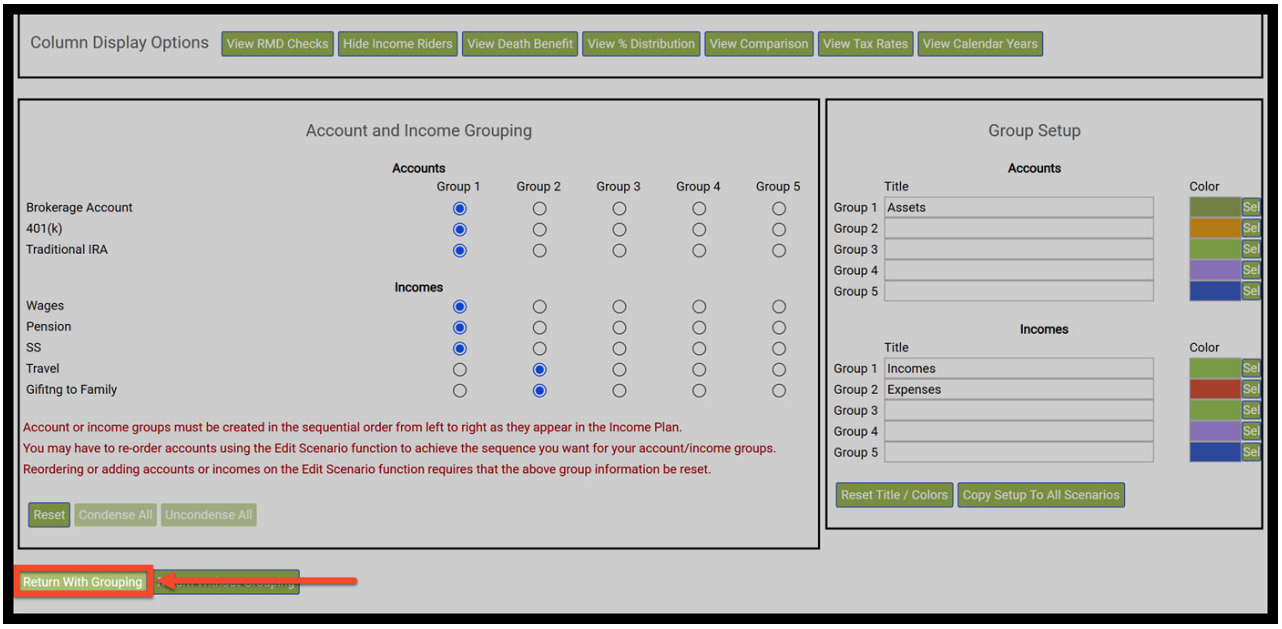
Step 6: Color Selection Incomes: Click on the green Sel button next to the color of the title to select which color you would like the group title to be.



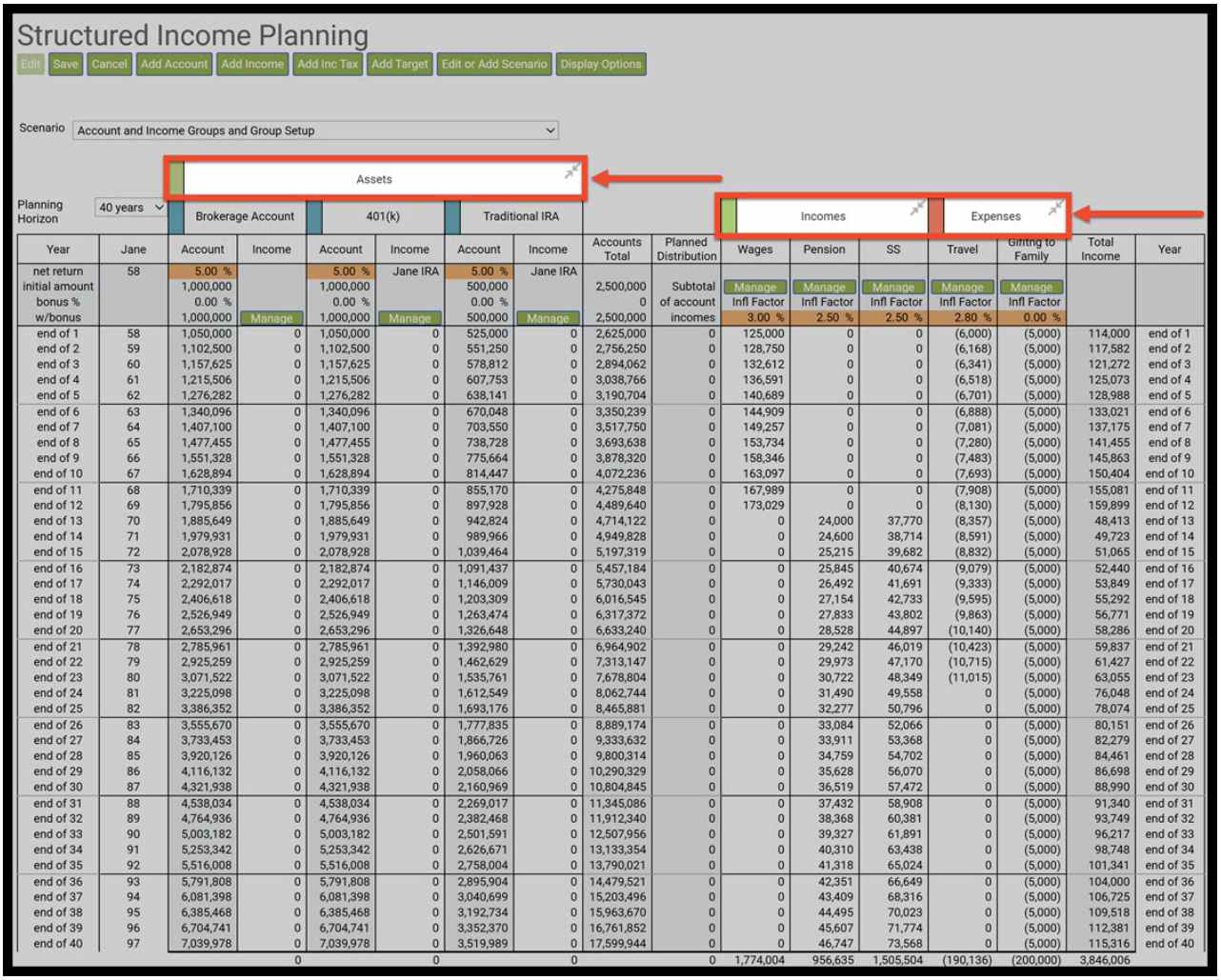
Step 7: Account and Income Grouping: Click on the group 2 radio button for Travel and Gifting to Family.



Step 8: Return with Grouping: Click on the green Return with Grouping button.



Step 9: Structured Income Planning Landing Page: SIPS will automatically take you back to the Structured Income Planning landing page. Take note of the new column headings. *Related Articles:* *Understanding a Structured Income Plan*



If you feel you need more support or would like to set up demo time with one of our representatives, please contact u at: support@planscout.com.