

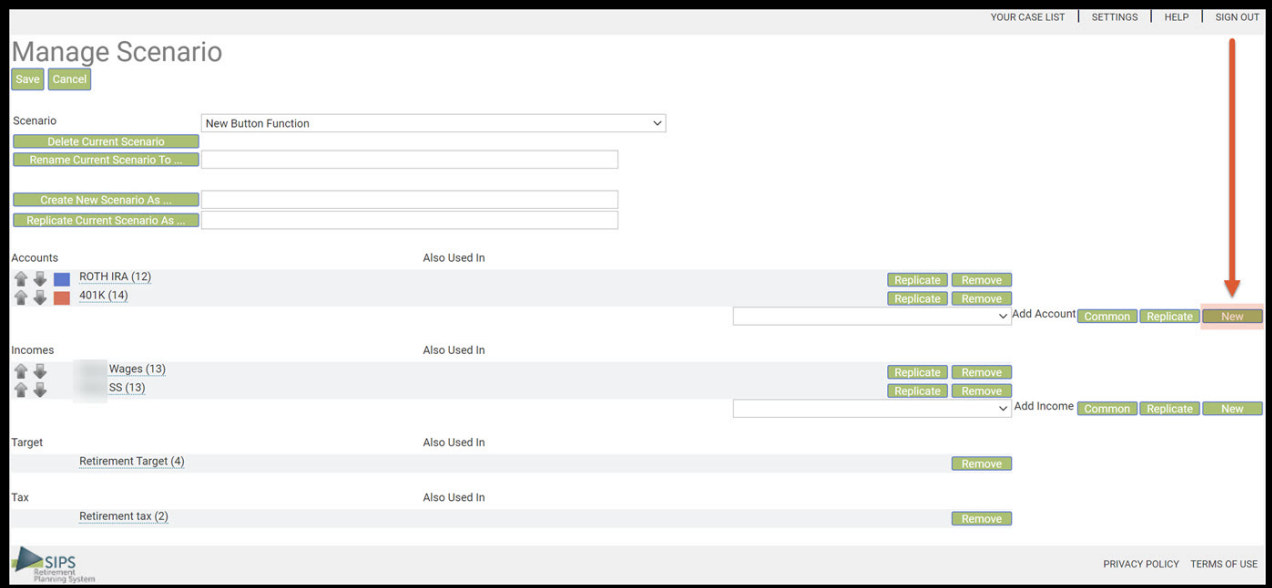
The New Button Function on the Manage Scenario Page

09/17/2024 1:42 pm EDT

Under the manage scenario page underneath the edit or add scenario subsection, you can add a new account and income into the structured income plan. Below are the step by step guidelines for adding an account and/or income from the manage scenario page.

Adding an Account:

Step 1: New: Click on the green new button located at the right-hand side of the screen underneath the Accounts subsection.



The screenshot displays the 'Manage Scenario' interface. At the top right, there are navigation links: 'YOUR CASE LIST', 'SETTINGS', 'HELP', and 'SIGN OUT'. The main title is 'Manage Scenario', with 'Save' and 'Cancel' buttons below it. A dropdown menu shows the current scenario name 'New Button Function'. Below this are buttons for 'Delete Current Scenario', 'Rename Current Scenario To ...', 'Create New Scenario As ...', and 'Replicate Current Scenario As ...'. The 'Accounts' section is expanded, showing 'ROTH IRA (12)' and '401K (14)'. Each account has 'Replicate' and 'Remove' buttons. To the right of the accounts, there is a search box and a dropdown menu with options 'Add Account', 'Common', 'Replicate', and 'New'. A red arrow points to the 'New' button. Below the accounts are sections for 'Incomes' (Wages (13), SS (13)), 'Target' (Retirement Target (4)), and 'Tax' (Retirement tax (2)), each with 'Replicate' and 'Remove' buttons. The bottom left corner features the 'SIPS Retirement Planning System' logo, and the bottom right corner has links for 'PRIVACY POLICY' and 'TERMS OF USE'.

Step 2: Manage Account: Filter in the information for the new account.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank

PRIVACY POLICY TERMS OF USE

Step 3: Save: Click on the green save button underneath the manage account subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Account

Save Cancel View / Edit Income View / Edit Death Benefit View / Edit Actual Values

Account name

Initial account balance

Hypothetical return %

Bonus %

Optional

Account description

Optional account company

Other

Tax calculation option

Add money later - deferred account

Years deferred

Asset plan allocation Sel

Risk level

Account owner

Account type

Add an income rider

Based on age Client2's age Joint

Select income rider

Number of months of payout in first year

Enter manual payout

Request Additional Rider Remove Income Rider

Orange backgrounds indicate hypothetical returns

Structured Income Type

Income Riders

Start payout from income rider

Liquidate or annuitize

Annuitize (for years certain) %

Liquidate account (in so many years)

Withdrawals

Annual fixed withdrawal

Annual percentage withdrawal %

Required minimum distribution (RMD)

Beneficial IRA RMD (based on beneficiaries life)

Calculated Plan Withdrawals

Make-up total owners RMD from one account

Make-up total benef RMD from one account

Make-up income gap based on target income

Annual Savings

Annual fixed savings

ADD INCOME

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

Pick year(s) to remove

Remove year to end of plan

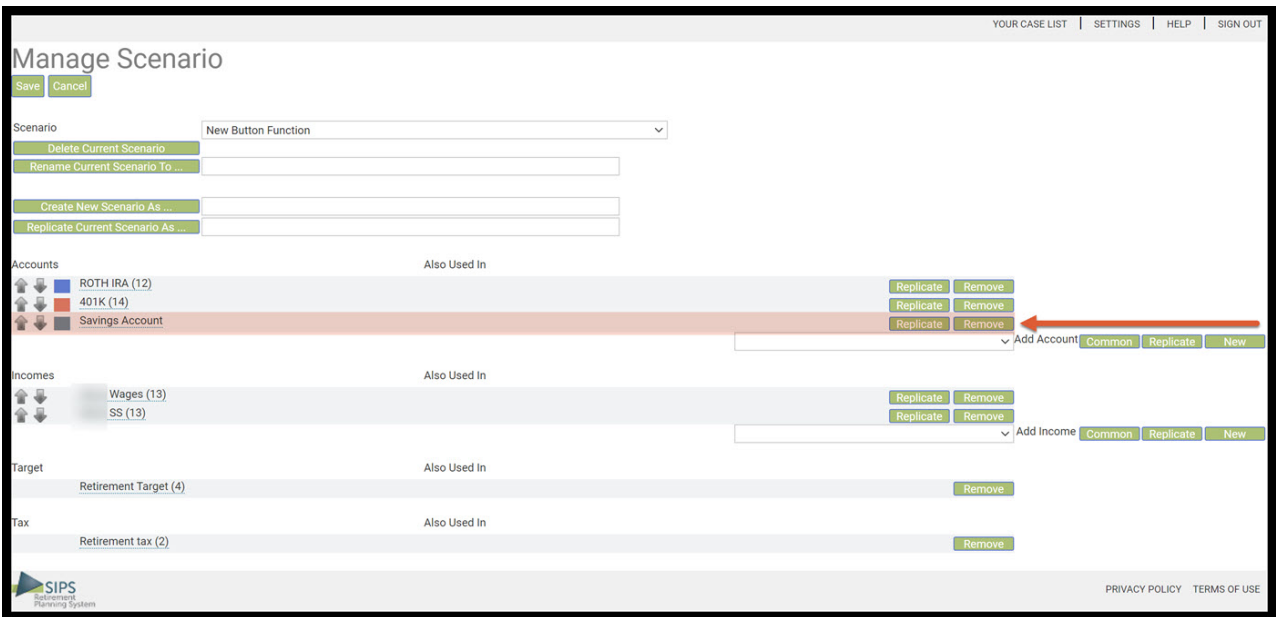
Reset all years

Year	Income	Variable
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

Note that entered values WILL NOT roll down to following years when blank

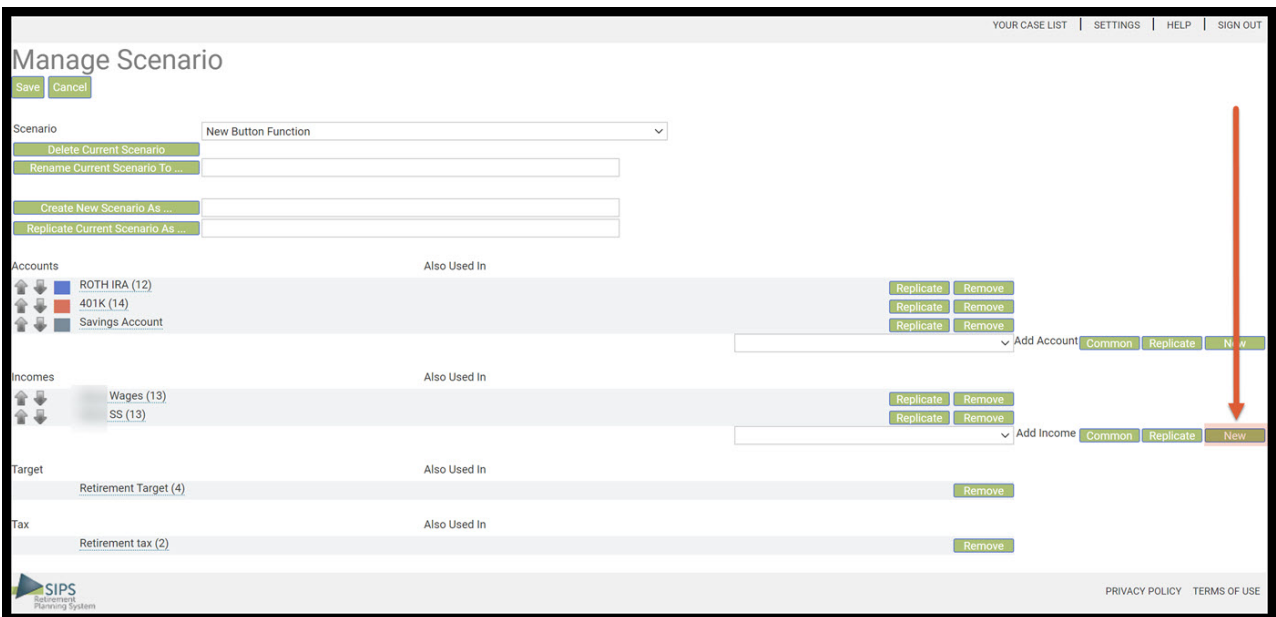
PRIVACY POLICY TERMS OF USE

Step 4: Manage Scenario: The new account will be in the list underneath the account section.



Adding an Income:

Step 5: New: Click on the green new button located at the right-hand side of the screen underneath the Incomes subsection.



Step 6: Manage Income: Filter in the information for the new income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 7: Save: Click on the green save button underneath the manage income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Income

Save Cancel

Other income name

This is a Social Security income

First year income

Inflation rate %

Number of months of income in first year

Income description

Delay the income start until age

Age to begin income Client 1 age Client 2 age

Tax calculation option

ADD ADJUSTMENT

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Income adjustment
<input type="checkbox"/> 1	
<input type="checkbox"/> 2	
<input type="checkbox"/> 3	
<input type="checkbox"/> 4	
<input type="checkbox"/> 5	
<input type="checkbox"/> 6	
<input type="checkbox"/> 7	
<input type="checkbox"/> 8	
<input type="checkbox"/> 9	
<input type="checkbox"/> 10	
<input type="checkbox"/> 11	
<input type="checkbox"/> 12	
<input type="checkbox"/> 13	
<input type="checkbox"/> 14	
<input type="checkbox"/> 15	
<input type="checkbox"/> 16	
<input type="checkbox"/> 17	
<input type="checkbox"/> 18	
<input type="checkbox"/> 19	
<input type="checkbox"/> 20	
<input type="checkbox"/> 21	
<input type="checkbox"/> 22	
<input type="checkbox"/> 23	
<input type="checkbox"/> 24	

Orange backgrounds indicate hypothetical returns

Note that entered values WILL roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 8: Manage Scenario: The new income will be in the list underneath the income section.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save Cancel

Scenario

Accounts Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>

Incomes Also Used In


<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>

Target Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Remove"/>
----------------------------------	----------------------------------	----------------------------------	----------------------------------	---------------------------------------

Tax Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Remove"/>
----------------------------------	----------------------------------	----------------------------------	----------------------------------	---------------------------------------

 PRIVACY POLICY | TERMS OF USE

Step 9: Save: Click the green Save button underneath the Manage Scenario subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save Cancel

Scenario

Accounts Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>

Incomes Also Used In


<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>
<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Replicate"/>	<input type="button" value="Remove"/>

Target Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Remove"/>
----------------------------------	----------------------------------	----------------------------------	----------------------------------	---------------------------------------

Tax Also Used In

<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="v"/>	<input type="button" value="Remove"/>
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 PRIVACY POLICY | TERMS OF USE

Step 10: Structured Income Plan: The new account and income should have new columns in the structured income plan.

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

Scenario:

Planning Horizon: 16 years

Year	ROTH IRA (12)		401K (14)		Savings Account		Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Account	Income	Account	Income	Account	Income										
net return	55	4.00 %	6.00 %	IRA	2.00 %		750,000	0	0	0	0	0	0	0	0	
initial amount		100,000	630,000	20,000			750,000	0	0	0	0	0	0	0	0	
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0.00 %		0	0	0	0	0	0	0	0	0	
end of 1	56	104,000	0	667,800	0	20,400	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1
end of 2	57	108,160	0	707,868	0	20,808	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2
end of 3	58	112,486	0	750,340	0	21,224	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3
end of 4	59	116,986	0	795,360	0	21,649	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4
end of 5	60	121,665	0	843,082	0	22,082	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5
end of 6	61	126,532	0	893,667	0	22,523	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6
end of 7	62	131,593	0	947,287	0	22,974	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7
end of 8	63	136,857	0	1,004,124	0	23,433	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8
end of 9	64	142,331	0	1,064,371	0	23,902	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9
end of 10	65	148,024	0	1,128,233	0	24,380	1,300,638	0	0	22,542	17,209	(451)	39,300	150,000	(110,700)	end of 10
end of 11	66	153,945	0	1,195,927	0	24,867	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11
end of 12	67	160,103	0	1,267,683	0	25,365	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12
end of 13	68	166,507	0	1,343,744	0	25,872	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13
end of 14	69	173,168	0	1,424,368	0	26,390	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14
end of 15	70	180,094	0	1,509,830	0	26,917	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15
end of 16	71	187,298	0	1,600,420	0	27,456	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16
			0		0			0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 11: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

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

Scenario:

Planning Horizon: 16 years

Year	ROTH IRA (12)		401K (14)		Savings Account		Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Account	Income	Account	Income	Account	Income										
net return	55	4.00 %	6.00 %	IRA	2.00 %		750,000	0	0	0	0	0	0	0	0	
initial amount		100,000	630,000	20,000			750,000	0	0	0	0	0	0	0	0	
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0.00 %		0	0	0	0	0	0	0	0	0	
end of 1	56	104,000	0	667,800	0	20,400	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1
end of 2	57	108,160	0	707,868	0	20,808	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2
end of 3	58	112,486	0	750,340	0	21,224	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3
end of 4	59	116,986	0	795,360	0	21,649	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4
end of 5	60	121,665	0	843,082	0	22,082	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5
end of 6	61	126,532	0	893,667	0	22,523	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6
end of 7	62	131,593	0	947,287	0	22,974	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7
end of 8	63	136,857	0	1,004,124	0	23,433	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8
end of 9	64	142,331	0	1,064,371	0	23,902	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9
end of 10	65	148,024	0	1,128,233	0	24,380	1,300,638	0	0	22,542	17,209	(451)	39,300	150,000	(110,700)	end of 10
end of 11	66	153,945	0	1,195,927	0	24,867	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11
end of 12	67	160,103	0	1,267,683	0	25,365	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12
end of 13	68	166,507	0	1,343,744	0	25,872	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13
end of 14	69	173,168	0	1,424,368	0	26,390	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14
end of 15	70	180,094	0	1,509,830	0	26,917	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15
end of 16	71	187,298	0	1,600,420	0	27,456	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16
			0		0			0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 12: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning subheading.

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:

Planning Horizon: 16 years

Year	ROTH IRA (12)		401K (14)		Savings Account		Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Account	Income	Account	Income	Account	Income										
net return	55	4.00 %	6.00 %	IRA	2.00 %		750,000									
initial amount		100,000	630,000	20,000			750,000	Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 2.00 %					from total income to target
bonus % w/bonus		0.00 %	0.00 %		0.00 %											
end of 1	56	104,000	0	667,800	0	20,400	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1
end of 2	57	108,160	0	707,868	0	20,808	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2
end of 3	58	112,486	0	750,340	0	21,224	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3
end of 4	59	116,986	0	795,360	0	21,649	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4
end of 5	60	121,665	0	843,082	0	22,082	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5
end of 6	61	126,532	0	893,667	0	22,523	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6
end of 7	62	131,593	0	947,287	0	22,974	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7
end of 8	63	136,857	0	1,004,124	0	23,433	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8
end of 9	64	142,331	0	1,064,371	0	23,902	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9
end of 10	65	148,024	0	1,128,233	0	24,380	1,300,638	0	0	22,542	17,209	(451)	39,300	150,000	(110,700)	end of 10
end of 11	66	153,945	0	1,195,927	0	24,867	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11
end of 12	67	160,103	0	1,267,683	0	25,365	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12
end of 13	68	166,507	0	1,343,744	0	25,872	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13
end of 14	69	173,168	0	1,424,368	0	26,390	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14
end of 15	70	180,094	0	1,509,830	0	26,917	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15
end of 16	71	187,298	0	1,600,420	0	27,456	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16
			0		0				0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 13: Cancel: If you need to go back to the previous page, click on the green Cancel button underneath the Structured Income Planning subheading.

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

Scenario:

Planning Horizon: 16 years

Year	ROTH IRA (12)		401K (14)		Savings Account		Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
	Account	Income	Account	Income	Account	Income										
net return	55	4.00 %	6.00 %	IRA	2.00 %		750,000									
initial amount		100,000	630,000	20,000			750,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 2.00 %					from total income to target
bonus % w/bonus		100,000	630,000	20,000												
end of 1	56	104,000	0	667,800	0	20,400	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1
end of 2	57	108,160	0	707,868	0	20,808	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2
end of 3	58	112,486	0	750,340	0	21,224	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3
end of 4	59	116,986	0	795,360	0	21,649	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4
end of 5	60	121,665	0	843,082	0	22,082	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5
end of 6	61	126,532	0	893,667	0	22,523	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6
end of 7	62	131,593	0	947,287	0	22,974	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7
end of 8	63	136,857	0	1,004,124	0	23,433	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8
end of 9	64	142,331	0	1,064,371	0	23,902	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9
end of 10	65	148,024	0	1,128,233	0	24,380	1,300,638	0	0	22,542	17,209	(451)	39,300	150,000	(110,700)	end of 10
end of 11	66	153,945	0	1,195,927	0	24,867	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11
end of 12	67	160,103	0	1,267,683	0	25,365	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12
end of 13	68	166,507	0	1,343,744	0	25,872	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13
end of 14	69	173,168	0	1,424,368	0	26,390	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14
end of 15	70	180,094	0	1,509,830	0	26,917	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15
end of 16	71	187,298	0	1,600,420	0	27,456	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16
			0		0				0	1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

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:

Planning Horizon: | ROTH IRA (12) | 401K (14) | Savings Account

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (13)	SS (13)	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year
net return	55	4.00 %		6.00 %	IRA	2.00 %										
initial amount		100,000		630,000		20,000	750,000	Subtotal of account incomes								
bonus % w/ bonus		0.00 %		0.00 %		0.00 %	0		Infl Factor	Infl Factor	Infl Factor			Infl Factor	from total income to target	
		100,000		630,000		20,000	750,000		2.20 %	3.20 %	2.00 %			2.20 %		
end of 1	56	104,000	0	667,800	0	20,400	792,200	0	150,000	0	14,400	(3,000)	161,400	0	161,400	end of 1
end of 2	57	108,160	0	707,868	0	20,808	836,836	0	153,300	0	14,688	(3,066)	164,922	0	164,922	end of 2
end of 3	58	112,486	0	750,340	0	21,224	884,050	0	156,673	0	14,982	(3,133)	168,521	0	168,521	end of 3
end of 4	59	116,986	0	795,360	0	21,649	933,995	0	160,119	0	15,281	(3,202)	172,198	0	172,198	end of 4
end of 5	60	121,665	0	843,082	0	22,082	986,829	0	163,642	0	15,587	(3,273)	175,956	0	175,956	end of 5
end of 6	61	126,532	0	893,667	0	22,523	1,042,722	0	167,242	0	15,899	(3,345)	179,796	0	179,796	end of 6
end of 7	62	131,593	0	947,287	0	22,974	1,101,854	0	170,921	0	16,217	(3,418)	183,720	0	183,720	end of 7
end of 8	63	136,857	0	1,004,124	0	23,433	1,164,414	0	174,682	0	16,541	(3,494)	187,729	0	187,729	end of 8
end of 9	64	142,331	0	1,064,371	0	23,902	1,230,604	0	178,525	0	16,872	(3,570)	191,826	0	191,826	end of 9
end of 10	65	148,024	0	1,128,233	0	24,380	1,300,638	0	0	22,542	17,209	(451)	39,300	150,000	(110,700)	end of 10
end of 11	66	153,945	0	1,195,927	0	24,867	1,374,740	0	0	23,263	17,554	(465)	40,352	150,000	(109,648)	end of 11
end of 12	67	160,103	0	1,267,683	0	25,365	1,453,151	0	0	24,008	17,905	(480)	41,432	150,000	(108,568)	end of 12
end of 13	68	166,507	0	1,343,744	0	25,872	1,536,123	0	0	24,776	18,263	(496)	42,543	150,000	(107,457)	end of 13
end of 14	69	173,168	0	1,424,368	0	26,390	1,623,926	0	0	25,569	18,628	(511)	43,685	150,000	(106,315)	end of 14
end of 15	70	180,094	0	1,509,830	0	26,917	1,716,842	0	0	26,387	19,000	(528)	44,860	150,000	(105,140)	end of 15
end of 16	71	187,298	0	1,600,420	0	27,456	1,815,174	0	0	27,231	19,380	(545)	46,067	150,000	(103,933)	end of 16
			0		0				1,475,104	173,776	268,406	(32,978)	1,884,308	1,050,000	834,308	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

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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.