

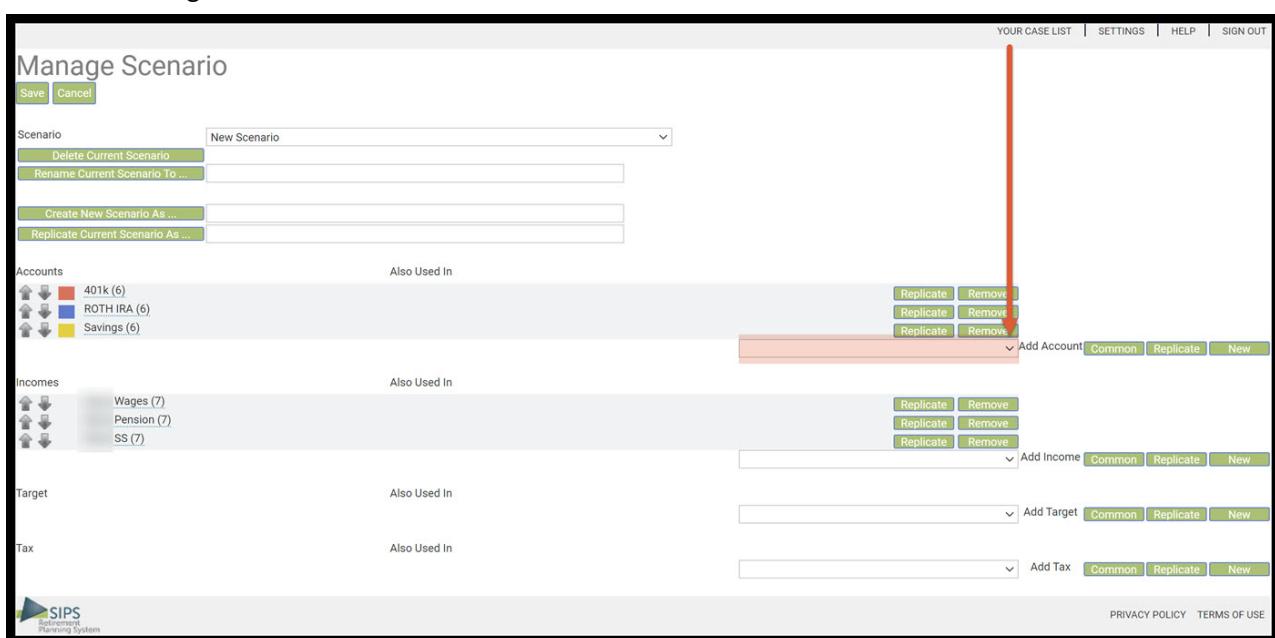
The Replicate Button on the Manage Scenario Page

01/12/2026 11:12 am EST

The function of the replicate button on the manage scenario page is to replicate/copy an existing account, income, target, and/or tax from another scenario into the current scenario you are working in. When you add the new items into the current scenario and you make editing changes to those items, it will only be affected in the scenario you are working in. Below is the step-by-step guideline for adding an existing account and income.

Adding an account:

Step 1: Drop Down Carrot Arrow: Click on the dropdown carrot arrow in the text box next to the add account heading.



The screenshot shows the 'Manage Scenario' page. In the 'Accounts' section, there is a list of accounts: 401k (6), ROTH IRA (6), and Savings (6). To the right of this list, there is a 'Also Used In' section with three 'Replicate' and 'Remove' buttons. A red arrow points to the top-left 'Replicate' button. Below this, there is an 'Add Account' section with 'Common', 'Replicate', and 'New' buttons. The 'Incomes' section below it has a similar structure. At the bottom of the page, there is a 'SIPS' logo and links for 'PRIVACY POLICY' and 'TERMS OF USE'.

Step 2: Selection: Select which account you would like to add.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

401k (6)

ROTH IRA (6)

Savings (6)

Also Used In

401k (2)

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Wages (7)

Pension (7)

SS (7)

Also Used In

401k (2)

Replicate Remove

Replicate Remove

Replicate Remove

Target

Also Used In

401k (2)

Add Target Common Replicate New

Tax

Also Used In

401k (2)

Add Tax Common Replicate New

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 3: Replicate: Click on the green Replicate button.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

401k (6)

ROTH IRA (6)

Savings (6)

Also Used In

401k (2)

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Wages (7)

Pension (7)

SS (7)

Also Used In

401k (2)

Replicate Remove

Replicate Remove

Replicate Remove

Target

Also Used In

401k (2)

Add Target Common Replicate New

Tax

Also Used In

401k (2)

Add Tax Common Replicate New

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 4: Table: The new account will be shown under the list of account.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Also Used In

Replicate | Remove

Add Account | Common | Replicate | New

Incomes

Wages (7) | Pension (7) | SS (7)

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Add Income | Common | Replicate | New

Target

Also Used In

Add Target | Common | Replicate | New

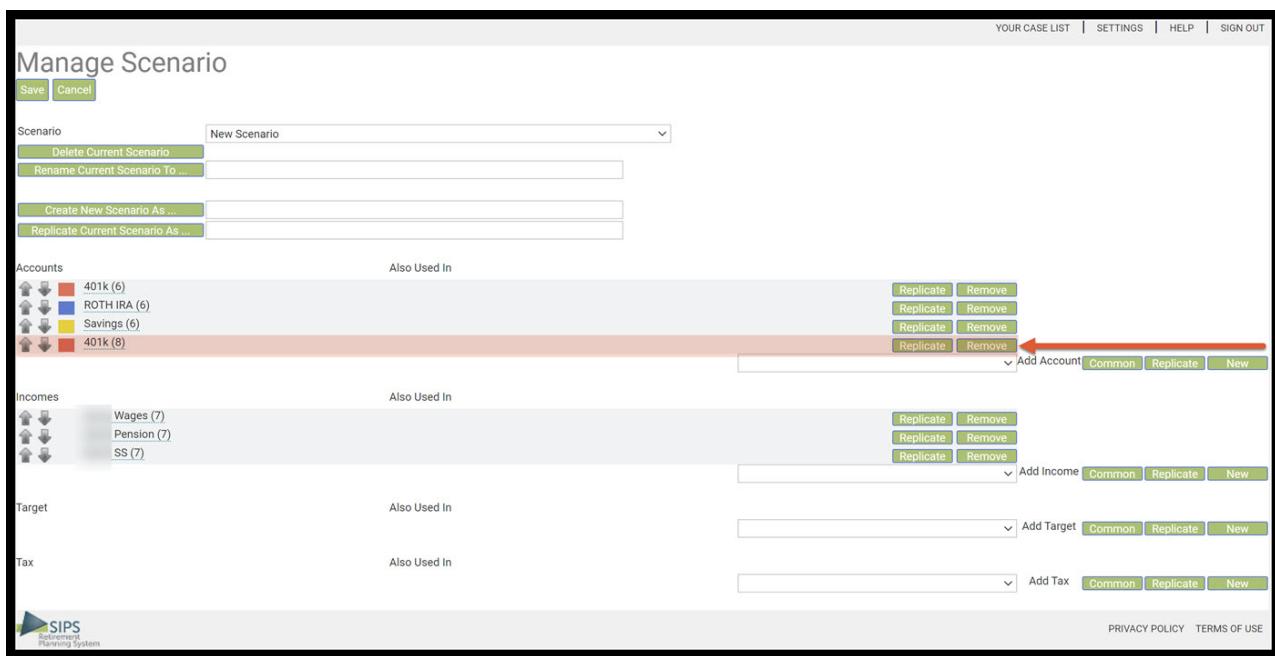
Tax

Also Used In

Add Tax | Common | Replicate | New

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE



Adding an income:

Step 5: Drop Down Carrot Arrow: Click on the dropdown carrot arrow in the text box next to the add income heading.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Also Used In

Replicate | Remove

Add Account | Common | Replicate | New

Incomes

Wages (7) | Pension (7) | SS (7)

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Add Income | Common | Replicate | New

Target

Also Used In

Add Target | Common | Replicate | New

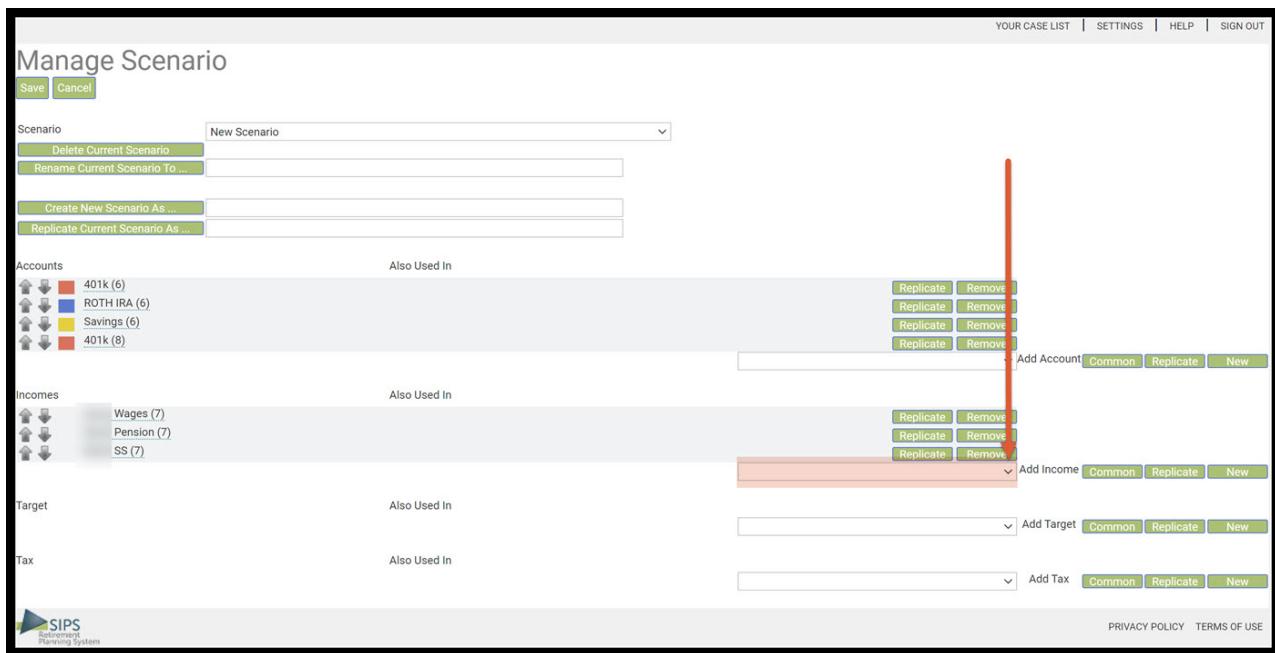
Tax

Also Used In

Add Tax | Common | Replicate | New

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE



Step 6: Selection: Select which income you would like to add.

Manage Scenario

Save Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

401k (6)

ROTH IRA (6)

Savings (6)

401k (8)

Also Used In

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Wages (7)

Pension (7)

SS (7)

Also Used In

Replicate Remove

Replicate Remove

Replicate Remove

Target

Also Used In

Add Target Common Replicate New

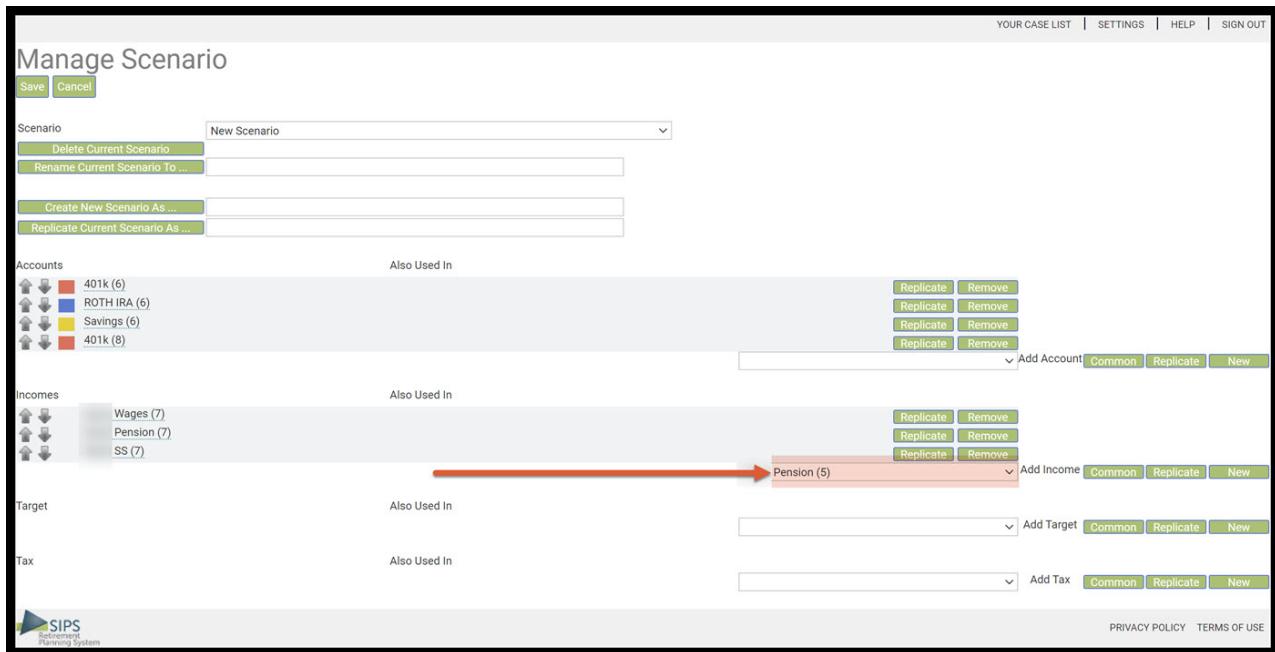
Tax

Also Used In

Add Tax Common Replicate New

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE



Step 7: Replicate: Click on the green Replicate button.

Manage Scenario

Save Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

401k (6)

ROTH IRA (6)

Savings (6)

401k (8)

Also Used In

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Wages (7)

Pension (7)

SS (7)

Also Used In

Replicate Remove

Replicate Remove

Replicate Remove

Pension (5)

Also Used In

Add Income Common Replicate New

Target

Also Used In

Add Target Common Replicate New

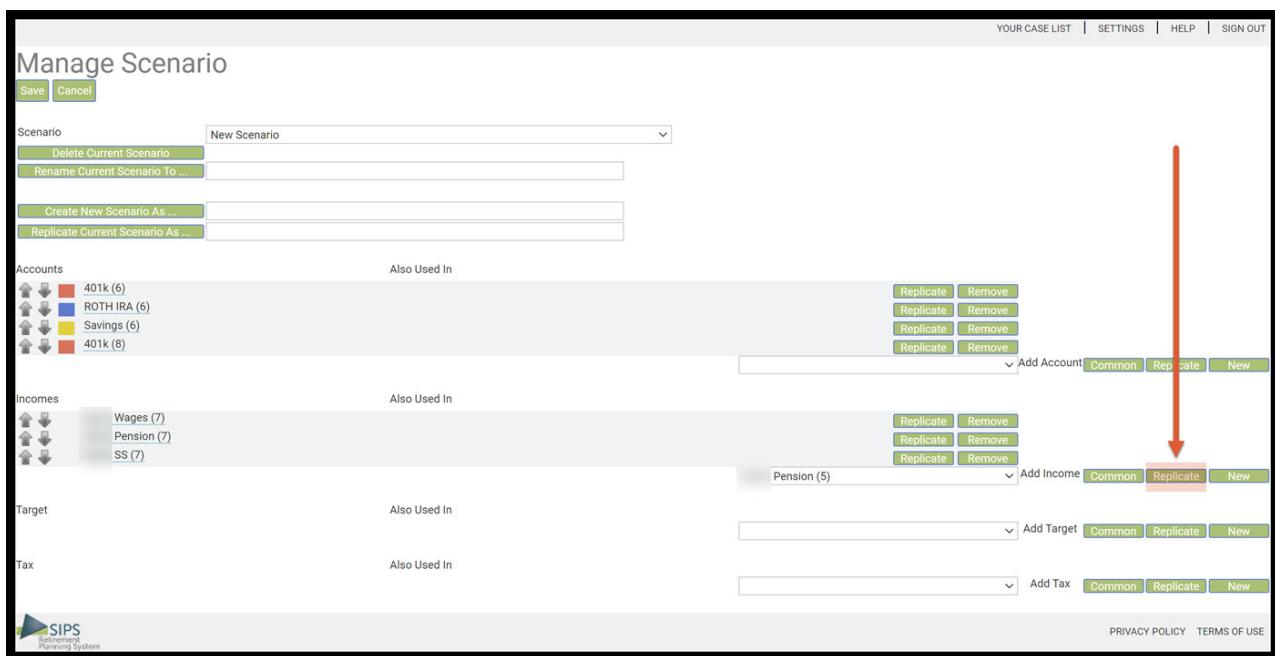
Tax

Also Used In

Add Tax Common Replicate New

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE



Step 8: Table: The new income will be shown under the list of incomes.

YOUR CASE LIST
SETTINGS
HELP
SIGN OUT

Manage Scenario

Save
Cancel

Scenario

New Scenario

[Delete Current Scenario](#)

[Rename Current Scenario To ...](#)

[Create New Scenario As ...](#)

[Replicate Current Scenario As ...](#)

Also Used In

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Add Account](#)

Common
Replicate
New

Accounts

401k (6)

ROTH IRA (6)

Savings (6)

401k (8)

Also Used In

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Add Account](#)

Common
Replicate
New

Incomes

Wages (7)

Pension (7)

SS (7)

Pension (9)

Also Used In

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Replicate](#)

[Remove](#)

[Add Income](#)

Common
Replicate
New

Target

Also Used In

[Add Target](#)

Common
Replicate
New

Also Used In

[Add Tax](#)

Common
Replicate
New

Tax

Also Used In

[Add Tax](#)

Common
Replicate
New

Also Used In

[Add Tax](#)

Common
Replicate
New

SIPS
Retirement Planning System
PRIVACY POLICY
TERMS OF USE

Adding a Target:

Step 9: Drop Down Carrot Arrow: Click on the dropdown carrot arrow in the text box next to the add target heading.

[YOUR CASE LIST](#) | [SETTINGS](#) | [HELP](#) | [SIGN OUT](#)

Manage Scenario

Save
Cancel

Scenario

New Scenario
▼

Delete Current Scenario
Rename Current Scenario To ...

Create New Scenario As ...
Replicate Current Scenario As ...

Accounts

401k (6)
401k (8)
ROTH IRA (6)
Savings (6)

Replicate
Remove

Replicate
Remove

Replicate
Remove

Replicate
Remove

Also Used In
Add Account
Common
Replicate
New

Incomes

Wages (7)
Pension (7)
SS (7)
Pension (9)

Replicate
Remove

Replicate
Remove

Replicate
Remove

Replicate
Remove

Also Used In
Add Income
Common
Replicate
New

Target

Also Used In

Add Target
Common
Replicate
New

Tax

Also Used In

Add Tax
Common
Replicate
New

Step 10: Selection: Select which target you would like to add.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Incomes

Wages (7) | Pension (7) | SS (7) | Pension (9)

Target

Also Used In

Version 3

Tax

Also Used In

PRIVACY POLICY | TERMS OF USE

Step 11: Replicate: Click on the green Replicate button.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Incomes

Wages (7) | Pension (7) | SS (7) | Pension (9)

Target

Also Used In

Version 3

Tax

Also Used In

PRIVACY POLICY | TERMS OF USE

Step 12: Table: The new target will also show which other scenario the account is being used.

Manage Scenario

Save Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

Also Used In

401k (6)

ROTH IRA (6)

Savings (6)

401k (6)

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Also Used In

Wages (7)

Pension (7)

SS (7)

Pension (9)

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Target

Also Used In

Version 3 (1)

Remove

Tax

Also Used In

Add Tax Common Replicate New

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Adding a Tax:

Step 13: Drop Down Carrot Arrow: Click on the dropdown carrot arrow in the text box next to the add tax heading.

Manage Scenario

Save Cancel

Scenario

New Scenario

Delete Current Scenario

Rename Current Scenario To ...

Create New Scenario As ...

Replicate Current Scenario As ...

Accounts

Also Used In

401k (6)

ROTH IRA (6)

Savings (6)

401k (8)

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Incomes

Also Used In

Wages (7)

Pension (7)

SS (7)

Pension (9)

Replicate Remove

Replicate Remove

Replicate Remove

Replicate Remove

Target

Also Used In

Version 3 (1)

Remove

Tax

Also Used In

Add Tax Common Replicate New

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 14: Selection: Select which tax you would like to add.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Incomes

Wages (7) | Pension (7) | SS (7) | Pension (9)

Target

Version 3 (1)

Tax

Version 3

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Replicate | Remove

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Replicate | Remove

Also Used In

Remove

Add Account | Common | Replicate | New

Add Income | Common | Replicate | New

Add Tax | Common | Replicate | New

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 15: Replicate: Click on the green Replicate button.

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ...

Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

401k (6) | ROTH IRA (6) | Savings (6) | 401k (8)

Incomes

Wages (7) | Pension (7) | SS (7) | Pension (9)

Target

Version 3 (1)

Tax

Version 3

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Replicate | Remove

Also Used In

Replicate | Remove

Replicate | Remove

Replicate | Remove

Replicate | Remove

Also Used In

Remove

Add Account | Common | Replicate | New

Add Income | Common | Replicate | New

Add Tax | Common | Replicate | New

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 16: Table: The new tax will also show which other scenario the account is being used.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Scenario

Save | Cancel

Scenario

New Scenario

Delete Current Scenario | Rename Current Scenario To ... | Create New Scenario As ... | Replicate Current Scenario As ...

Accounts

| Account Type | Count | Action |
|--------------|-------|--------------------|
| 401k (6) | 6 | Replicate Remove |
| ROTH IRA (6) | 6 | Replicate Remove |
| Savings (6) | 6 | Replicate Remove |
| 401k (8) | 8 | Replicate Remove |

Also Used In

Incomes

| Income Type | Count | Action |
|-------------|-------|--------------------|
| Wages (7) | 7 | Replicate Remove |
| Pension (7) | 7 | Replicate Remove |
| SS (7) | 7 | Replicate Remove |
| Pension (9) | 9 | Replicate Remove |

Also Used In

Target

| Target Type | Count | Action |
|---------------|-------|--------|
| Version 3 (1) | 1 | Remove |

Also Used In

Tax

| Tax Type | Count | Action |
|---------------|-------|--------|
| Version 3 (1) | 1 | Remove |

Also Used In

Add Account | Common | Replicate | New

Add Income | Common | Replicate | New

Add Target | Common | Replicate | New

Add Tax | Common | Replicate | New



Step 17: Save: Click the green Save button underneath the Manage Scenario subheading.

Step 18: Structured Income Plan: The new accounts, income, target, and taxes should have new columns in the structured income plan.

PREPARED BY: INITIAL PLAN DATE: **REVISED PLAN DATE:**

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

Structured Income Planning

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

Scenario: **New Scenario**

Planning Horizon: 16 years

| 401k (6) | | | ROTH IRA (6) | | Savings (6) | | 401k (8) | | Accounts Total | Planned Distribution | Wages (7) | Pension (7) | SS (7) | Pension (9) | Approx. Income Tax | After Tax Income | After Tax Target | Income Gap | Year | |
|-----------------|---------|-----------|--------------|---------|-------------|--------|----------|-----------|----------------|----------------------|-----------|-------------|--------|-------------|--------------------|------------------|------------------|------------|---------|-----------------------------|
| Year | Account | Income | Account | Income | Account | Income | Account | Income | | | | | | | | | | | | Subtotal of account incomes |
| net return | 59 | 6.00 % | IRA | 4.00 % | | 1.00 % | | 6.00 % | IRA | 1,462,000 | 0 | | | | | | | | | |
| initial amount | | 665,000 | | 100,000 | | 32,000 | | 665,000 | | | | | | | | | | | | |
| bonus % w/bonus | | 0.00 % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | | |
| end of 1 | 60 | 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 704,900 | 0 | 1,546,120 | 0 | 175,000 | 0 | 0 | 0 | (5,250) | 169,750 | 0 | 169,750 | end of 1 |
| end of 2 | 61 | 747,194 | 0 | 108,160 | 0 | 32,643 | 0 | 747,194 | 0 | 1,635,191 | 0 | 178,850 | 0 | 0 | 0 | (5,365) | 173,484 | 0 | 173,484 | end of 2 |
| end of 3 | 62 | 792,025 | 0 | 112,486 | 0 | 32,970 | 0 | 792,025 | 0 | 1,729,507 | 0 | 182,785 | 0 | 0 | 0 | (5,484) | 177,301 | 0 | 177,301 | end of 3 |
| end of 4 | 63 | 839,547 | 0 | 116,986 | 0 | 33,299 | 0 | 839,547 | 0 | 1,829,379 | 0 | 186,806 | 0 | 0 | 0 | (5,604) | 181,202 | 0 | 181,202 | end of 4 |
| end of 5 | 64 | 889,920 | 0 | 121,665 | 0 | 33,632 | 0 | 889,920 | 0 | 1,935,137 | 0 | 190,916 | 0 | 0 | 0 | (5,727) | 185,188 | 60,000 | 125,188 | end of 5 |
| end of 6 | 65 | 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 943,315 | 0 | 2,047,130 | 0 | 195,116 | 30,000 | 26,010 | 22,000 | (8,194) | 264,932 | 60,000 | 204,932 | end of 6 |
| end of 7 | 66 | 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 999,914 | 0 | 2,165,729 | 0 | 199,408 | 30,960 | 26,842 | 22,704 | (8,397) | 271,517 | 60,000 | 211,517 | end of 7 |
| end of 8 | 67 | 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,059,908 | 0 | 2,291,325 | 0 | 203,795 | 31,951 | 27,701 | 23,431 | (8,606) | 278,271 | 60,000 | 218,271 | end of 8 |
| end of 9 | 68 | 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,123,503 | 0 | 2,424,355 | 0 | 208,279 | 32,973 | 28,588 | 24,180 | (8,821) | 285,199 | 60,000 | 225,199 | end of 9 |
| end of 10 | 69 | 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,190,913 | 0 | 2,565,198 | 0 | 212,861 | 34,028 | 29,503 | 24,954 | (9,040) | 292,305 | 60,000 | 232,305 | end of 10 |
| end of 11 | 70 | 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,262,368 | 0 | 2,714,382 | 0 | 217,544 | 35,117 | 30,447 | 25,753 | (9,266) | 299,594 | 60,000 | 239,594 | end of 11 |
| end of 12 | 71 | 1,338,810 | 0 | 160,103 | 0 | 36,058 | 0 | 1,338,810 | 0 | 2,972,381 | 0 | 222,330 | 36,241 | 31,421 | 26,577 | (9,497) | 307,071 | 60,000 | 247,071 | end of 12 |
| end of 13 | 72 | 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,418,396 | 0 | 3,039,719 | 0 | 227,221 | 37,401 | 32,426 | 27,427 | (9,734) | 314,741 | 60,000 | 254,741 | end of 13 |
| end of 14 | 73 | 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,503,500 | 0 | 3,216,950 | 0 | 232,220 | 38,597 | 33,464 | 28,305 | (9,978) | 322,609 | 60,000 | 262,609 | end of 14 |
| end of 15 | 74 | 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,593,710 | 0 | 3,404,665 | 0 | 237,329 | 39,833 | 34,535 | 29,211 | (10,227) | 330,680 | 60,000 | 270,680 | end of 15 |
| end of 16 | 75 | 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,689,332 | 0 | 3,603,485 | 0 | 242,550 | 41,107 | 35,640 | 30,145 | (10,483) | 338,559 | 60,000 | 278,559 | end of 16 |

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 19: Saving the Structured Income Planning Scenario: Click the green Save button underneath the Structured Income Planning subheading.

PREPARED BY: INITIAL PLAN DATE: **REVISED PLAN DATE:**

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

Structured Income Planning

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

Scenario: **New Scenario**

Planning Horizon: 16 years

| 401k (6) | | | ROTH IRA (6) | | Savings (6) | | 401k (8) | | Accounts Total | Planned Distribution | Wages (7) | Pension (7) | SS (7) | Pension (9) | Approx. Income Tax | After Tax Income | After Tax Target | Income Gap | Year | |
|-----------------|---------|-----------|--------------|---------|-------------|--------|----------|-----------|----------------|----------------------|-----------|-------------|--------|-------------|--------------------|------------------|------------------|------------|---------|-----------------------------|
| Year | Account | Income | Account | Income | Account | Income | Account | Income | | | | | | | | | | | | Subtotal of account incomes |
| net return | 59 | 6.00 % | IRA | 4.00 % | | 1.00 % | | 6.00 % | IRA | 1,462,000 | 0 | | | | | | | | | |
| initial amount | | 665,000 | | 100,000 | | 32,000 | | 665,000 | | | | | | | | | | | | |
| bonus % w/bonus | | 0.00 % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | | |
| end of 1 | 60 | 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 704,900 | 0 | 1,546,120 | 0 | 175,000 | 0 | 0 | 0 | (5,250) | 169,750 | 0 | 169,750 | end of 1 |
| end of 2 | 61 | 747,194 | 0 | 108,160 | 0 | 32,643 | 0 | 747,194 | 0 | 1,635,191 | 0 | 178,850 | 0 | 0 | 0 | (5,365) | 173,484 | 0 | 173,484 | end of 2 |
| end of 3 | 62 | 792,025 | 0 | 112,486 | 0 | 32,970 | 0 | 792,025 | 0 | 1,729,507 | 0 | 182,785 | 0 | 0 | 0 | (5,484) | 177,301 | 0 | 177,301 | end of 3 |
| end of 4 | 63 | 839,547 | 0 | 116,986 | 0 | 33,299 | 0 | 839,547 | 0 | 1,829,379 | 0 | 186,806 | 0 | 0 | 0 | (5,604) | 181,202 | 0 | 181,202 | end of 4 |
| end of 5 | 64 | 889,920 | 0 | 121,665 | 0 | 33,632 | 0 | 889,920 | 0 | 1,935,137 | 0 | 190,916 | 0 | 0 | 0 | (5,727) | 185,188 | 60,000 | 125,188 | end of 5 |
| end of 6 | 65 | 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 943,315 | 0 | 2,047,130 | 0 | 195,116 | 30,000 | 26,010 | 22,000 | (8,194) | 264,932 | 60,000 | 204,932 | end of 6 |
| end of 7 | 66 | 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 999,914 | 0 | 2,165,729 | 0 | 199,408 | 30,960 | 26,842 | 22,704 | (8,397) | 271,517 | 60,000 | 211,517 | end of 7 |
| end of 8 | 67 | 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,059,908 | 0 | 2,291,325 | 0 | 203,795 | 31,951 | 27,701 | 23,431 | (8,606) | 278,271 | 60,000 | 218,271 | end of 8 |
| end of 9 | 68 | 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,123,503 | 0 | 2,424,355 | 0 | 208,279 | 32,973 | 28,588 | 24,180 | (8,821) | 285,199 | 60,000 | 225,199 | end of 9 |
| end of 10 | 69 | 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,190,913 | 0 | 2,565,198 | 0 | 212,861 | 34,028 | 29,503 | 24,954 | (9,040) | 292,305 | 60,000 | 232,305 | end of 10 |
| end of 11 | 70 | 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,262,368 | 0 | 2,714,382 | 0 | 217,544 | 35,117 | 30,447 | 25,753 | (9,266) | 299,594 | 60,000 | 239,594 | end of 11 |
| end of 12 | 71 | 1,338,810 | 0 | 160,103 | 0 | 36,058 | 0 | 1,338,810 | 0 | 2,972,381 | 0 | 222,330 | 36,241 | 31,421 | 26,577 | (9,497) | 307,071 | 60,000 | 247,071 | end of 12 |
| end of 13 | 72 | 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,418,396 | 0 | 3,039,719 | 0 | 227,221 | 37,401 | 32,426 | 27,427 | (9,734) | 314,741 | 60,000 | 254,741 | end of 13 |
| end of 14 | 73 | 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,503,500 | 0 | 3,216,950 | 0 | 232,220 | 38,597 | 33,464 | 28,305 | (9,978) | 322,609 | 60,000 | 262,609 | end of 14 |
| end of 15 | 74 | 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,593,710 | 0 | 3,404,665 | 0 | 237,329 | 39,833 | 34,535 | 29,211 | (10,227) | 330,680 | 60,000 | 270,680 | end of 15 |
| end of 16 | 75 | 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,689,332 | 0 | 3,603,485 | 0 | 242,550 | 41,107 | 35,640 | 30,145 | (10,483) | 338,559 | 60,000 | 278,559 | end of 16 |

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

Step 20: 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: 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: New Scenario

Planning Horizon: 16 years

| | | 401k (6) | | ROTH IRA (6) | | Savings (6) | | 401k (8) | | | | | | | | | | | | | |
|----------------|--------------|------------|---------|--------------|---------|-------------|-----------|----------|----------------|-----------------------------|-------------|-------------|-------------|-------------|--------------------|------------------|------------------|------------|-----------|--|--|
| Year | Account | Income | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (7) | Pension (7) | SS (7) | Pension (9) | Approx. Income Tax | After Tax Income | After Tax Target | Income Gap | Year | | |
| net return | 59 6.00 % | IRA 4.00 % | | 1.00 % | | 6.00 % | IRA | | 1,462,000 | Subtotal of account incomes | Infl Factor | Infl Factor | Infl Factor | Infl Factor | | | | | | | |
| initial amount | 665,000 | | 100,000 | | 32,000 | | 665,000 | | 1,462,000 | 2.20 % | 3.20 % | 3.20 % | 3.20 % | | | | | | | | |
| bonus % | 0.00 % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | | | | |
| w/bonus | 665,000 | | 100,000 | | 32,000 | | 665,000 | | | | | | | | | | | | | | |
| end of 1 | 60 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 704,900 | 0 | 1,546,120 | 0 | 175,850 | 0 | 0 | 0 | (5,250) | 169,750 | 0 | 169,750 | end of 1 | | |
| end of 2 | 61 747,194 | 0 | 108,160 | 0 | 32,643 | 0 | 747,194 | 0 | 1,635,191 | 0 | 178,850 | 0 | 0 | 0 | (5,365) | 173,484 | 0 | 173,484 | end of 2 | | |
| end of 3 | 62 792,025 | 0 | 112,486 | 0 | 32,970 | 0 | 792,025 | 0 | 1,729,507 | 0 | 182,755 | 0 | 0 | 0 | (5,484) | 177,301 | 0 | 177,301 | end of 3 | | |
| end of 4 | 63 839,547 | 0 | 116,986 | 0 | 33,299 | 0 | 839,547 | 0 | 1,829,379 | 0 | 186,895 | 0 | 0 | 0 | (5,604) | 181,202 | 0 | 181,202 | end of 4 | | |
| end of 5 | 64 889,920 | 0 | 121,665 | 0 | 33,632 | 0 | 889,920 | 0 | 1,935,137 | 0 | 190,916 | 0 | 0 | 0 | (5,727) | 185,188 | 60,000 | 125,188 | end of 5 | | |
| end of 6 | 65 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 943,315 | 0 | 2,047,130 | 0 | 195,116 | 30,000 | 26,010 | 22,000 | (8,194) | 264,932 | 60,000 | 204,932 | end of 6 | | |
| end of 7 | 66 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 999,914 | 0 | 2,165,729 | 0 | 199,408 | 30,960 | 26,842 | 22,704 | (8,397) | 271,517 | 60,000 | 211,517 | end of 7 | | |
| end of 8 | 67 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,059,908 | 0 | 2,291,325 | 0 | 203,795 | 31,951 | 27,701 | 23,491 | (8,606) | 278,271 | 60,000 | 218,271 | end of 8 | | |
| end of 9 | 68 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,123,503 | 0 | 2,424,335 | 0 | 208,279 | 32,973 | 28,588 | 24,180 | (8,821) | 285,199 | 60,000 | 225,199 | end of 9 | | |
| end of 10 | 69 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,190,913 | 0 | 2,565,198 | 0 | 212,861 | 34,028 | 29,503 | 24,954 | (9,040) | 292,305 | 60,000 | 232,305 | end of 10 | | |
| end of 11 | 70 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,262,368 | 0 | 2,714,382 | 0 | 217,544 | 35,117 | 30,447 | 25,753 | (9,266) | 299,594 | 60,000 | 239,594 | end of 11 | | |
| end of 12 | 71 1,338,110 | 0 | 160,103 | 0 | 36,058 | 0 | 1,338,110 | 0 | 2,872,381 | 0 | 222,330 | 36,241 | 31,421 | 26,577 | (9,497) | 307,071 | 60,000 | 247,071 | end of 12 | | |
| end of 13 | 72 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,418,396 | 0 | 3,039,719 | 0 | 227,221 | 37,401 | 32,426 | 27,427 | (9,734) | 314,741 | 60,000 | 254,741 | end of 13 | | |
| end of 14 | 73 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,503,500 | 0 | 3,216,950 | 0 | 232,220 | 38,597 | 33,464 | 28,305 | (9,978) | 322,609 | 60,000 | 262,609 | end of 14 | | |
| end of 15 | 74 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,593,710 | 0 | 3,404,665 | 0 | 237,329 | 39,833 | 34,535 | 29,211 | (10,227) | 330,680 | 60,000 | 270,680 | end of 15 | | |
| end of 16 | 75 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,689,332 | 0 | 3,603,485 | 0 | 242,550 | 41,107 | 35,640 | 30,145 | (10,483) | 338,959 | 60,000 | 278,959 | end of 16 | | |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 21: 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: 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 Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: New Scenario

Planning Horizon: 16 years

| | | 401k (6) | | ROTH IRA (6) | | Savings (6) | | 401k (8) | | | | | | | | | | | | | |
|----------------|--------------|------------|---------|--------------|---------|-------------|-----------|----------|----------------|-----------------------------|-----------|-------------|--------|-------------|--------------------|------------------|------------------|------------|-----------|--|--|
| Year | Account | Income | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (7) | Pension (7) | SS (7) | Pension (9) | Approx. Income Tax | After Tax Income | After Tax Target | Income Gap | Year | | |
| net return | 59 6.00 % | IRA 4.00 % | | 1.00 % | | 6.00 % | IRA | | 1,462,000 | Subtotal of account incomes | Manage | Manage | Manage | Manage | Manage | | | | | | |
| initial amount | 665,000 | | 100,000 | | 32,000 | | 665,000 | | 1,462,000 | 2.20 % | 3.20 % | 3.20 % | 3.20 % | | | | | | | | |
| bonus % | 0.00 % | | 0.00 % | | 0.00 % | | 0.00 % | | | | | | | | | | | | | | |
| w/bonus | 665,000 | | 100,000 | | 32,000 | | 665,000 | | | | | | | | | | | | | | |
| end of 1 | 60 704,900 | 0 | 104,000 | 0 | 32,320 | 0 | 704,900 | 0 | 1,546,120 | 0 | 175,850 | 0 | 0 | 0 | (5,250) | 169,750 | 0 | 169,750 | end of 1 | | |
| end of 2 | 61 747,194 | 0 | 108,160 | 0 | 32,643 | 0 | 747,194 | 0 | 1,635,191 | 0 | 178,850 | 0 | 0 | 0 | (5,365) | 173,484 | 0 | 173,484 | end of 2 | | |
| end of 3 | 62 792,025 | 0 | 112,486 | 0 | 32,970 | 0 | 792,025 | 0 | 1,729,507 | 0 | 182,755 | 0 | 0 | 0 | (5,484) | 177,301 | 0 | 177,301 | end of 3 | | |
| end of 4 | 63 839,547 | 0 | 116,986 | 0 | 33,299 | 0 | 839,547 | 0 | 1,829,379 | 0 | 186,895 | 0 | 0 | 0 | (5,604) | 181,202 | 0 | 181,202 | end of 4 | | |
| end of 5 | 64 889,920 | 0 | 121,665 | 0 | 33,632 | 0 | 889,920 | 0 | 1,935,137 | 0 | 190,916 | 0 | 0 | 0 | (5,727) | 185,188 | 60,000 | 125,188 | end of 5 | | |
| end of 6 | 65 943,315 | 0 | 126,532 | 0 | 33,969 | 0 | 943,315 | 0 | 2,047,130 | 0 | 195,116 | 30,000 | 26,010 | 22,000 | (8,194) | 264,932 | 60,000 | 204,932 | end of 6 | | |
| end of 7 | 66 999,914 | 0 | 131,593 | 0 | 34,308 | 0 | 999,914 | 0 | 2,165,729 | 0 | 199,408 | 30,960 | 26,842 | 22,704 | (8,397) | 271,517 | 60,000 | 211,517 | end of 7 | | |
| end of 8 | 67 1,059,908 | 0 | 136,857 | 0 | 34,651 | 0 | 1,059,908 | 0 | 2,291,325 | 0 | 203,795 | 31,951 | 27,701 | 23,491 | (8,606) | 278,271 | 60,000 | 218,271 | end of 8 | | |
| end of 9 | 68 1,123,503 | 0 | 142,331 | 0 | 34,998 | 0 | 1,123,503 | 0 | 2,424,335 | 0 | 208,279 | 32,973 | 28,588 | 24,180 | (8,821) | 285,199 | 60,000 | 225,199 | end of 9 | | |
| end of 10 | 69 1,190,913 | 0 | 148,024 | 0 | 35,348 | 0 | 1,190,913 | 0 | 2,565,198 | 0 | 212,861 | 34,028 | 29,503 | 24,954 | (9,040) | 292,305 | 60,000 | 232,305 | end of 10 | | |
| end of 11 | 70 1,262,368 | 0 | 153,945 | 0 | 35,701 | 0 | 1,262,368 | 0 | 2,714,382 | 0 | 217,544 | 35,117 | 30,447 | 25,753 | (9,266) | 299,594 | 60,000 | 239,594 | end of 11 | | |
| end of 12 | 71 1,338,110 | 0 | 160,103 | 0 | 36,058 | 0 | 1,338,110 | 0 | 2,872,381 | 0 | 222,330 | 36,241 | 31,421 | 26,577 | (9,497) | 307,071 | 60,000 | 247,071 | end of 12 | | |
| end of 13 | 72 1,418,396 | 0 | 166,507 | 0 | 36,419 | 0 | 1,418,396 | 0 | 3,039,719 | 0 | 227,221 | 37,401 | 32,426 | 27,427 | (9,734) | 314,741 | 60,000 | 254,741 | end of 13 | | |
| end of 14 | 73 1,503,500 | 0 | 173,168 | 0 | 36,783 | 0 | 1,503,500 | 0 | 3,216,950 | 0 | 232,220 | 38,597 | 33,464 | 28,305 | (9,978) | 322,609 | 60,000 | 262,609 | end of 14 | | |
| end of 15 | 74 1,593,710 | 0 | 180,094 | 0 | 37,151 | 0 | 1,593,710 | 0 | 3,404,665 | 0 | 237,329 | 39,833 | 34,535 | 29,211 | (10,227) | 330,680 | 60,000 | 270,680 | end of 15 | | |
| end of 16 | 75 1,689,332 | 0 | 187,298 | 0 | 37,523 | 0 | 1,689,332 | 0 | 3,603,485 | 0 | 242,550 | 41,107 | 35,640 | 30,145 | (10,483) | 338,959 | 60,000 | 278,959 | end of 16 | | |

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 22: Logout: To sign out of SIPS, click on the Sign Out heading that is located in the upper right-hand side of the screen.

PREPARED BY: SIGN OUT
 INITIAL PLAN DATE: REVISIED 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: New Scenario

| Planning Horizon | | 401k (6) | | ROTH IRA (6) | | Savings (6) | | 401k (8) | | | | | | | | | | | |
|------------------|---------|-----------|---------|--------------|---------|-------------|---------|-----------|----------------|----------------------|-----------------------------|-------------|---------|-------------|--------------------|------------------|------------------|------------|----------|
| Year | Account | Income | Account | Income | Account | Income | Account | Income | Accounts Total | Planned Distribution | Wages (7) | Pension (7) | SS (7) | Pension (9) | Approx. Income Tax | After Tax Income | After Tax Target | Income Gap | Year |
| net return | 59 | 6.00 % | IRA | 4.00 % | | 1.00 % | | 6.00 % | IRA | 1,462,000 | Subtotal of account incomes | 175,850 | 0 | 0 | (5,250) | 169,750 | 0 | 169,750 | |
| initial amount | | 665,000 | | 100,000 | | 32,000 | | 665,000 | | 0 | Infl Factor | 178,850 | 0 | 0 | (5,365) | 173,484 | 0 | 173,484 | end of 1 |
| bonus % | 0.00 % | w/bonus | | 0.00 % | | 0.00 % | | 0.00 % | | 0 | Infl Factor | 182,555 | 0 | 0 | (5,484) | 177,301 | 0 | 177,301 | end of 2 |
| end of 1 | 60 | 704,960 | | 104,000 | | 32,320 | | 704,900 | | 0 | 1,546,120 | 0 | 0 | 0 | 161,202 | 0 | 161,202 | end of 3 | |
| end of 2 | 61 | 747,194 | | 108,160 | | 32,643 | | 747,194 | | 0 | 1,635,191 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 4 | |
| end of 3 | 62 | 792,025 | | 112,486 | | 32,970 | | 792,025 | | 0 | 1,729,507 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 5 | |
| end of 4 | 63 | 839,447 | | 116,986 | | 33,309 | | 839,347 | | 0 | 1,829,379 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 6 | |
| end of 5 | 64 | 889,920 | | 122,525 | | 33,632 | | 889,320 | | 0 | 1,929,137 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 7 | |
| end of 6 | 65 | 943,315 | | 126,532 | | 33,969 | | 943,315 | | 0 | 2,027,130 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 8 | |
| end of 7 | 66 | 999,914 | | 131,593 | | 34,308 | | 999,914 | | 0 | 2,165,729 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 9 | |
| end of 8 | 67 | 1,059,908 | | 136,857 | | 34,651 | | 1,059,908 | | 0 | 2,291,325 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 10 | |
| end of 9 | 68 | 1,123,503 | | 142,331 | | 34,998 | | 1,123,503 | | 0 | 2,424,335 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 11 | |
| end of 10 | 69 | 1,190,913 | | 148,024 | | 35,348 | | 1,190,913 | | 0 | 2,565,198 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 12 | |
| end of 11 | 70 | 1,262,368 | | 153,945 | | 35,701 | | 1,262,368 | | 0 | 2,714,382 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 13 | |
| end of 12 | 71 | 1,338,110 | | 160,103 | | 36,058 | | 1,338,110 | | 0 | 2,872,381 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 14 | |
| end of 13 | 72 | 1,418,396 | | 166,507 | | 36,419 | | 1,418,396 | | 0 | 3,039,719 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 15 | |
| end of 14 | 73 | 1,503,500 | | 173,168 | | 36,783 | | 1,503,500 | | 0 | 3,216,950 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 16 | |
| end of 15 | 74 | 1,593,710 | | 180,094 | | 37,151 | | 1,593,710 | | 0 | 3,404,665 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 17 | |
| end of 16 | 75 | 1,689,332 | | 187,298 | | 37,523 | | 1,689,332 | | 0 | 3,603,485 | 0 | 0 | 0 | 161,302 | 0 | 161,302 | end of 18 | |
| | | | | | | 0 | | | | 0 | 3,313,008 | 388,208 | 336,576 | 284,686 | (129,674) | 4,192,804 | 720,000 | 3,472,804 | |
| | | | | | | 0 | | | | 0 | | | | | | | | | |

Orange backgrounds indicate hypothetical returns

SIPS
 Structured Income Planning System

PRIVACY POLICY | TERMS OF USE

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.