

# Adding Specific Monetary Incomes Through the Income Adjustment Table on the Manage Income Page

09/17/2024 1:16 pm EDT

Within the Income Adjustment table on the Manage Income page, you can add specific monetary Income amounts per year and control the start and stop cycle. Below are the step-by-step guidelines for adding different monetary amounts with a specific start and stop cycle.

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

The screenshot shows the SIPS Retirement Planning System interface. At the top, there are navigation links: YOUR CASE LIST, SETTINGS, HELP, SIGN OUT. Below that, a breadcrumb trail includes CLIENT DASHBOARD, STRUCTURED INCOME PLANNING, CASH FLOW AND TAX ADVISOR, ASSET ALLOCATION AND NET WORTH, GRAPHS, REPORTS, TOOLS. The main heading is 'Structured Income Planning' with an 'Edit' button highlighted by a red arrow and a 'Dynamic Mode' button. Below the heading is a 'Scenario' dropdown menu set to 'New Scenario (1)'. The main table is titled 'Structured Income Planning' and has columns for Year, Account, Income, Accounts Total, Planned Distribution, Wages (3), SS (3), Pension (3), Total Income, and Year. The table shows data for years 59 through 75, with columns for 401k (7), ROTH IRA (7), and Savings (9). The table is divided into sections for 401k, ROTH IRA, and Savings, each with its own 'Account' and 'Income' columns. The 'Income' column for ROTH IRA shows a 4.00% rate, and the 'Income' column for Savings shows a 1.00% rate. The table also includes columns for 'Accounts Total', 'Planned Distribution', 'Wages (3)', 'SS (3)', and 'Pension (3)'. The 'Total Income' column shows the sum of all income sources for each year. The table is set for a 16-year planning horizon. A legend at the bottom indicates that orange backgrounds indicate hypothetical returns. The SIPS Retirement Planning System logo is in the bottom left, and 'PRIVACY POLICY' and 'TERMS OF USE' are in the bottom right.

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000	0	0	0	0	797,000	
initial amount		665,000	100,000	32,000	797,000	0	797,000	0	0	0	0	797,000	
bonus % w/bonus		0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	2.20 %	3.20 %	3.20 %	0.00 %	
end of 1	60	704,900	0	104,000	32,320	0	841,220	0	175,000	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	32,643	0	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	32,970	0	937,481	0	182,785	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	33,299	0	989,832	0	186,806	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	33,632	0	1,045,217	0	190,916	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	33,969	0	1,103,815	0	0	26,010	30,000	56,010	end of 6
end of 7	66	999,914	0	131,593	34,308	0	1,165,815	0	0	26,842	30,960	57,802	end of 7
end of 8	67	1,059,908	0	136,857	34,651	0	1,231,417	0	0	27,701	31,951	59,652	end of 8
end of 9	68	1,123,503	0	142,331	34,998	0	1,300,832	0	0	28,588	32,973	61,561	end of 9
end of 10	69	1,190,913	0	148,024	35,348	0	1,374,285	0	0	29,503	34,028	63,531	end of 10
end of 11	70	1,262,368	0	153,945	35,701	0	1,452,014	0	0	30,447	35,117	65,564	end of 11
end of 12	71	1,338,110	0	160,103	36,058	0	1,534,271	0	0	31,421	36,241	67,662	end of 12
end of 13	72	1,418,396	0	166,507	36,419	0	1,621,322	0	0	32,426	37,401	69,827	end of 13
end of 14	73	1,503,500	0	173,168	36,783	0	1,713,451	0	0	33,464	38,597	72,061	end of 14
end of 15	74	1,593,710	0	180,094	37,151	0	1,810,955	0	0	34,535	39,833	74,367	end of 15
end of 16	75	1,689,332	0	187,298	37,523	0	1,914,153	0	0	35,640	41,107	76,747	end of 16
		0	0	0	0	0	0	0	914,356	336,576	388,208	1,639,140	

Step 2: Add Income: Click on the green Add Income button underneath the Structured Income Planning heading.

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:  |  |  |

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000						
initial amount		665,000		100,000		32,000	0	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0						
		665,000		100,000		32,000	797,000						
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	175,000	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	182,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	186,806	end of 4
end of 5	64	889,920	0	121,665	0	33,632	1,045,217	0	190,916	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	1,103,815	0	26,010	30,000	0	56,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	1,165,815	0	26,842	30,960	0	57,802	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	1,231,417	0	27,701	31,951	0	59,652	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	1,300,832	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	1,374,285	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	1,452,014	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	1,534,271	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	1,621,322	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	1,713,451	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	1,810,955	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	1,914,153	0	35,640	41,107	0	76,747	end of 16
			0		0		0		914,356	336,576	388,208	1,639,140	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: Other Income Name: Type in a title for the other income name.

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:

Income Adjustments

Year	Income adjustment
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	<input type="checkbox"/>

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 4: Social Security Income: Leave the box unchecked.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income:

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income:  0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

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 5: First Year Income: Type in the numeric amount of income for the first year.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 0.0 %

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income:  0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

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 6: Inflation Rate: Type in the inflation rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

[Save](#) [Cancel](#)

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4% ←

Number of months of income in first year: 12.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
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	<input type="checkbox"/>

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: Number of Months of Income in First Year: Type in the number of months of income in the first year. The default amount is set a 12.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

[Save](#) [Cancel](#)

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9 ←

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
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	<input type="checkbox"/>

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: Income Description: Type in the income description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
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Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 9: Delay the Income Start Until Age: Check this box if the income will start at a different age than the start age of the structured income plan.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
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23	
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Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 10: Age to Begin Income: If the delay the income start until age checkbox was checked. Type in the age to begin income. Default is set to zero, which will start the income in year 1.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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23	
24	

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 11: Radio Buttons: Click which radio button the income is associated with. The default is set with Client 1.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0

Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
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Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 12: Tax Calculation Option: In the text box, click on the down carrot arrow and select which tax option this income will be.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Not Taxable

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
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10	
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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 13: Add Adjustment Text Box: Type in the numeric number of the specific income.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
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23	
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 14: Year: Click on the text box of which year the new income will start on.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

[Save](#) [Cancel](#)

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description: Independent contracting consulting work

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 30000

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 15: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

[Save](#) [Cancel](#)

Other income name: Consulting

This is a Social Security income:

First year income: 21000

Inflation rate: 4%

Number of months of income in first year: 9

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 30000

Pick year(s)

Pick year(s) to remove

Reset all years

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

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 16: Add Adjustment Text Box: Type in the numeric number of the specific income.



YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 17: Year: Click on the text box of which year the new income will start on.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT

15000

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 18: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 15000

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
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 19: Add Adjustment Text Box: To stop the distribution type in the numeric number 0 into the text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 0

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	15,000
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
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 20: Year: Click on the text box of which year the yearly distribution needs to stop by.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 0

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	15,000
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
74	

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 21: Pick Years: Click on the green Pick Years Button underneath the Add Adjustment text box.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz – QBI (line S1)

ADD ADJUSTMENT: 0

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Income adjustment
1	
2	
3	30,000
4	
5	
6	15,000
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
74	

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 22: Save: Click the green save button underneath the add income subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Income

Save Cancel

Other income name: Consulting

This is a Social Security income:

First year income: \$21,000

Inflation rate: 4.0 %

Number of months of income in first year: 9.0

Income description:

Delay the income start until age:

Age to begin income: 0  Client 1 age  Client 2 age

Tax calculation option: Self Employ Biz - QBI (line S1)

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Income Adjustments

Year	Income adjustment
1	
2	0
3	30,000
4	
5	0
6	15,000
7	
8	
9	0
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Orange backgrounds indicate hypothetical returns

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 23: Structured Income Planning Page: The new income should have a separate column in the structured income plan.

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

Scenario: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000	0	0	0	0	0	0	
initial amount		665,000	100,000	0.00 %	32,000	0.00 %	0	Subtotal of account incomes	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor	Manage Infl Factor		
bonus % w/bonus		665,000	100,000	Manage	32,000	Manage	797,000		2.20 %	3.20 %	3.20 %	4.00 %		
end of 1	60	704,900	0	104,000	0	32,320	0	841,220	0	175,000	0	15,750	190,750	end of 1
end of 2	61	747,194	0	108,160	0	32,643	0	887,997	0	178,850	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	0	937,481	0	182,785	0	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	0	989,832	0	186,806	0	31,200	218,006	end of 4
end of 5	64	889,920	0	121,665	0	33,632	0	1,045,217	0	190,916	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	0	1,103,815	0	26,010	30,000	15,000	71,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	0	1,165,815	0	26,842	30,960	15,600	73,402	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	0	1,231,417	0	27,701	31,951	16,224	75,876	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	0	1,300,832	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	0	1,374,285	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	0	1,452,014	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	0	1,534,271	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	0	1,621,322	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	0	1,713,451	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	0	1,810,955	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	0	1,914,153	0	35,640	41,107	0	76,747	end of 16
									914,356	336,576	388,208	123,774	1,762,914	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 24: 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	401k (7)		ROTH IRA (7)		Savings (9)		Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000							
initial amount		665,000		100,000		32,000	797,000	Subtotal of account incomes	Manage	Manage	Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0		Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 4.00 %		
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	15,750	190,750	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	31,200	218,006	end of 4
end of 5	64	889,920	0	121,665	0	33,632	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	1,103,815	0	0	26,010	30,000	15,000	71,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	1,165,815	0	0	26,842	30,960	15,600	73,402	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	1,231,417	0	0	27,701	31,951	16,224	75,876	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	1,300,832	0	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	1,374,285	0	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	1,452,014	0	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	1,534,271	0	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	1,621,322	0	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	1,713,451	0	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	1,810,955	0	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	1,914,153	0	0	35,640	41,107	0	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	123,774	1,762,914

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 25: Edit: If you need to make an edit to the structured income plan click on the green edit button underneath the Structured Income Planning heading.

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	401k (7)		ROTH IRA (7)		Savings (9)		Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000							
initial amount		665,000		100,000		32,000	797,000	Subtotal of account incomes	Manage	Manage	Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0		Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 4.00 %		
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	15,750	190,750	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	0	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	31,200	218,006	end of 4
end of 5	64	889,920	0	121,665	0	33,632	1,045,217	0	190,916	0	0	0	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	1,103,815	0	0	26,010	30,000	15,000	71,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	1,165,815	0	0	26,842	30,960	15,600	73,402	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	1,231,417	0	0	27,701	31,951	16,224	75,876	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	1,300,832	0	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	1,374,285	0	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	1,452,014	0	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	1,534,271	0	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	1,621,322	0	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	1,713,451	0	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	1,810,955	0	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	1,914,153	0	0	35,640	41,107	0	76,747	end of 16
			0		0		0		0	914,356	336,576	388,208	123,774	1,762,914

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 26: 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: New Scenario (1)

Planning Horizon: 1 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000							
initial amount		665,000		100,000		32,000		Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 4.00 %		
bonus % w/bonus		665,000		100,000		32,000	797,000							
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	15,750	end of 1	
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	178,850	end of 2	
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	30,000	end of 3	
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	31,200	end of 4	
end of 5	64	889,920	0	121,665	0	33,632	1,045,217	0	190,916	0	0	190,916	end of 5	
end of 6	65	943,315	0	126,532	0	33,969	1,103,815	0	0	26,010	30,000	15,000	71,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	1,165,815	0	0	26,842	30,960	15,600	73,402	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	1,231,417	0	0	27,701	31,951	16,224	75,876	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	1,300,832	0	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	1,374,285	0	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	1,452,014	0	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	1,534,271	0	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	1,621,322	0	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	1,713,451	0	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	1,810,955	0	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	1,914,153	0	0	35,640	41,107	0	76,747	end of 16
			0		0				914,356	336,576	388,208	123,774	1,762,914	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 27: 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: [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: New Scenario (1)

Planning Horizon: 16 years

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Wages (3)	SS (3)	Pension (3)	Consulting	Total Income	Year
net return	59	6.00 %	IRA	4.00 %		1.00 %	797,000							
initial amount		665,000		100,000		32,000		Subtotal of account incomes	Infl Factor 2.20 %	Infl Factor 3.20 %	Infl Factor 3.20 %	Infl Factor 4.00 %		
bonus % w/bonus		665,000		100,000		32,000	797,000							
end of 1	60	704,900	0	104,000	0	32,320	841,220	0	175,000	0	0	15,750	190,750	end of 1
end of 2	61	747,194	0	108,160	0	32,643	887,997	0	178,850	0	0	178,850	178,850	end of 2
end of 3	62	792,025	0	112,486	0	32,970	937,481	0	182,785	0	0	30,000	212,785	end of 3
end of 4	63	839,547	0	116,986	0	33,299	989,832	0	186,806	0	0	31,200	218,006	end of 4
end of 5	64	889,920	0	121,665	0	33,632	1,045,217	0	190,916	0	0	190,916	190,916	end of 5
end of 6	65	943,315	0	126,532	0	33,969	1,103,815	0	0	26,010	30,000	15,000	71,010	end of 6
end of 7	66	999,914	0	131,593	0	34,308	1,165,815	0	0	26,842	30,960	15,600	73,402	end of 7
end of 8	67	1,059,908	0	136,857	0	34,651	1,231,417	0	0	27,701	31,951	16,224	75,876	end of 8
end of 9	68	1,123,503	0	142,331	0	34,998	1,300,832	0	0	28,588	32,973	0	61,561	end of 9
end of 10	69	1,190,913	0	148,024	0	35,348	1,374,285	0	0	29,503	34,028	0	63,531	end of 10
end of 11	70	1,262,368	0	153,945	0	35,701	1,452,014	0	0	30,447	35,117	0	65,564	end of 11
end of 12	71	1,338,110	0	160,103	0	36,058	1,534,271	0	0	31,421	36,241	0	67,662	end of 12
end of 13	72	1,418,396	0	166,507	0	36,419	1,621,322	0	0	32,426	37,401	0	69,827	end of 13
end of 14	73	1,503,500	0	173,168	0	36,783	1,713,451	0	0	33,464	38,597	0	72,061	end of 14
end of 15	74	1,593,710	0	180,094	0	37,151	1,810,955	0	0	34,535	39,833	0	74,367	end of 15
end of 16	75	1,689,332	0	187,298	0	37,523	1,914,153	0	0	35,640	41,107	0	76,747	end of 16
			0		0				914,356	336,576	388,208	123,774	1,762,914	

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](mailto:support@planscout.com).