

# Adding an Income Tax to the Structured Income Plan

09/17/2024 1:23 pm EDT

The Add Inc Tax button within the structured income plan allows you to add income tax within the structured income plan. Below are the step-by-step guidelines for adding an income tax into the structured income plan.

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

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](#) [Dynamic Mode](#)

Scenario:

Planning Horizon:  Savings (1) Individual ROTH (1) 401K (1)

Year	Account	Income	Account	Income	Account	Income	IRA	Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
net return	60	1.00 %	4.00 %	5.00 %				1,125,000	0	0	0	0		
initial amount		25,000	600,000	500,000				0	0	0	0	0		
bonus % w/bonus		0.00 %	0.00 %	0.00 %				1,125,000	0	0	0	0		
end of 1	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	129,450	end of 16
		0	0	0	0	0	0	0	0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 2: Display Options: Click on the green Display Options 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:

Year	Savings (1)		Individual Roth (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income							
net return	60	1.00 %		4.00 %		5.00 %	IRA						
initial amount		25,000		600,000		500,000	125,000						
bonus % w/bonus		0.00 %		0.00 %		0.00 %	0						
		25,000		600,000		500,000	125,000		2.20 %	3.20 %	3.20 %		
end of 1	61	25,250	0	624,000	0	525,000	174,250	0	250,000	0	0	250,000	end of 1
end of 2	62	25,502	0	648,960	0	551,250	225,712	0	255,500	0	0	255,500	end of 2
end of 3	63	25,758	0	674,918	0	578,812	279,488	0	261,121	0	0	261,121	end of 3
end of 4	64	26,015	0	701,915	0	607,753	335,683	0	266,866	0	0	266,866	end of 4
end of 5	65	26,275	0	729,992	0	638,141	394,408	0	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	455,777	0	51,128	43,344	94,472	94,472	end of 6
end of 7	67	26,803	0	789,559	0	703,550	519,912	0	52,764	44,731	97,495	97,495	end of 7
end of 8	68	27,071	0	821,141	0	738,728	586,940	0	54,453	46,162	100,615	100,615	end of 8
end of 9	69	27,342	0	853,987	0	775,664	656,993	0	56,195	47,640	103,835	103,835	end of 9
end of 10	70	27,616	0	888,146	0	814,447	730,209	0	57,994	49,164	107,158	107,158	end of 10
end of 11	71	27,892	0	923,672	0	855,170	806,733	0	59,849	50,737	110,587	110,587	end of 11
end of 12	72	28,171	0	960,619	0	897,928	886,718	0	61,765	52,361	114,126	114,126	end of 12
end of 13	73	28,452	0	999,044	0	942,824	970,320	0	63,741	54,036	117,778	117,778	end of 13
end of 14	74	28,737	0	1,039,005	0	989,966	1,057,708	0	65,781	55,766	121,546	121,546	end of 14
end of 15	75	29,024	0	1,080,566	0	1,039,464	1,149,054	0	67,886	57,550	125,436	125,436	end of 15
end of 16	76	29,314	0	1,123,788	0	1,091,437	1,244,540	0	70,058	59,392	129,540	129,540	end of 16
			0		0				1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 3: View Tax Rate: Within the Column Display Options, click on the green View Tax Rates.

Column Display Options [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [View % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

### Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual Roth (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
401K (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ron Pension (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

Accounts		Color
Group 1	Title: Accounts	<input type="text" value="Set"/>
Group 2	Title:	<input type="text" value="Set"/>
Group 3	Title:	<input type="text" value="Set"/>
Group 4	Title:	<input type="text" value="Set"/>
Group 5	Title:	<input type="text" value="Set"/>
Incomes		Color
Group 1	Title: Incomes	<input type="text" value="Set"/>
Group 2	Title:	<input type="text" value="Set"/>
Group 3	Title:	<input type="text" value="Set"/>
Group 4	Title:	<input type="text" value="Set"/>
Group 5	Title:	<input type="text" value="Set"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 4: Display Options: Click on the green Display Options 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:

Planning Horizon:  Savings (1) Individual ROTH (1) 401K (1)

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	
net return	60	1.00 %		4.00 %		5.00 %	IRA	125,000							
initial amount		25,000		600,000		500,000		0							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
		25,000		600,000		500,000		125,000							
end of 1	61	25,250	0	624,000	0	525,000	0	174,250	0	0.00 %	250,000	0	250,000	end of 1	
end of 2	62	25,502	0	648,960	0	551,250	0	225,712	0	0.00 %	255,500	0	255,500	end of 2	
end of 3	63	25,758	0	674,918	0	578,812	0	279,488	0	0.00 %	261,121	0	261,121	end of 3	
end of 4	64	26,015	0	701,915	0	607,753	0	335,683	0	0.00 %	266,866	0	266,866	end of 4	
end of 5	65	26,275	0	729,992	0	638,141	0	394,408	0	0.00 %	0	49,543	42,000	91,543	end of 5
end of 6	66	26,538	0	759,191	0	670,048	0	455,777	0	0.00 %	51,128	43,344	94,472	end of 6	
end of 7	67	26,803	0	789,559	0	703,550	0	519,912	0	0.00 %	52,764	44,731	97,495	end of 7	
end of 8	68	27,071	0	821,141	0	738,728	0	586,940	0	0.00 %	54,453	46,162	100,615	end of 8	
end of 9	69	27,342	0	853,987	0	775,664	0	656,993	0	0.00 %	56,195	47,640	103,835	end of 9	
end of 10	70	27,616	0	888,146	0	814,447	0	730,209	0	0.00 %	57,994	49,164	107,158	end of 10	
end of 11	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	59,849	50,737	110,587	end of 11	
end of 12	72	28,171	0	960,619	0	897,928	0	1,856,718	0	0.00 %	61,765	52,361	114,126	end of 12	
end of 13	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	63,741	54,036	117,778	end of 13	
end of 14	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	65,781	55,766	121,546	end of 14	
end of 15	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	67,886	57,550	125,436	end of 15	
end of 16	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	70,058	59,392	129,450	end of 16	
			0		0		0				1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 5: View Calendar Years: Within the Column Display Options, click on the green View Calendar Years.

Column Display Options: [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Calendar Years](#)

### Account and Income Grouping

	Group 1	Group 2	Group 3	Group 4	Group 5
<b>Accounts</b>					
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual ROTH (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
401K (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Incomes</b>					
Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pension (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

Accounts	Color
Group 1 Accounts	<input type="text" value="Sal"/>
Group 2	<input type="text" value="Sal"/>
Group 3	<input type="text" value="Sal"/>
Group 4	<input type="text" value="Sal"/>
Group 5	<input type="text" value="Sal"/>

  

Incomes	Color
Group 1 Incomes	<input type="text" value="Sal"/>
Group 2	<input type="text" value="Sal"/>
Group 3	<input type="text" value="Sal"/>
Group 4	<input type="text" value="Sal"/>
Group 5	<input type="text" value="Sal"/>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 6: Structured Income Planning Page: The Year columns have been switched to calendar years.

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 (1)

Planning Horizon: 16 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000						
initial amount		25,000		600,000		500,000		0						
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		25,000		600,000		500,000		1,125,000						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	0	250,000
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0.00 %	255,500	0	0	255,500
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0.00 %	261,121	0	0	261,121
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0.00 %	266,866	0	0	266,866
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0.00 %	0	49,543	42,000	91,543
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0.00 %	0	51,128	43,344	94,472
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0.00 %	0	52,764	44,731	97,495
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0.00 %	0	54,453	46,162	100,615
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0.00 %	0	56,195	47,640	103,835
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0.00 %	0	57,994	49,164	107,158
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	0	59,849	50,737	110,587
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0.00 %	0	61,765	52,361	114,126
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,036	117,778
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	0	65,781	55,766	121,546
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	0	67,886	57,550	125,436
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	0	70,058	59,392	129,450
			0		0		0				1,033,487	711,158	602,883	2,347,528

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 7: Display Options: Click on the green Display Options underneath the Structured Income Planning subheading.

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 (1)

Planning Horizon: 16 years

Year	Savings (1)		Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000						
initial amount		25,000		600,000		500,000		0						
bonus %		0.00 %		0.00 %		0.00 %		0						
w/bonus		25,000		600,000		500,000		1,125,000						
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0.00 %	250,000	0	0	250,000
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0.00 %	255,500	0	0	255,500
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0.00 %	261,121	0	0	261,121
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0.00 %	266,866	0	0	266,866
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0.00 %	0	49,543	42,000	91,543
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0.00 %	0	51,128	43,344	94,472
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0.00 %	0	52,764	44,731	97,495
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0.00 %	0	54,453	46,162	100,615
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0.00 %	0	56,195	47,640	103,835
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0.00 %	0	57,994	49,164	107,158
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0.00 %	0	59,849	50,737	110,587
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0.00 %	0	61,765	52,361	114,126
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0.00 %	0	63,741	54,036	117,778
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0.00 %	0	65,781	55,766	121,546
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0.00 %	0	67,886	57,550	125,436
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0.00 %	0	70,058	59,392	129,450
			0		0		0				1,033,487	711,158	602,883	2,347,528

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 8: Return with Grouping: Click on the Green Return with Group button at the bottom lefthand side of the screen.



Column Display Options: [View RMD Checks](#) [Hide Income Riders](#) [View Death Benefit](#) [Hide % Distribution](#) [View Comparison](#) [View Tax Rates](#) [View Plan Years](#)

### Account and Income Grouping

**Accounts**

	Group 1	Group 2	Group 3	Group 4	Group 5
Savings (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Individual ROTH (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
401K (1)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Incomes**

	Group 1	Group 2	Group 3	Group 4	Group 5
Wages (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SS (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pension (2)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Account or income groups must be created in the sequential order from left to right as they appear in the Income Plan.  
 You may have to re-order accounts using the Edit Scenario function to achieve the sequence you want for your account/income groups.  
 Reordering or adding accounts or incomes on the Edit Scenario function requires that the above group information be reset.

[Reset](#) [Condense All](#) [Uncondense All](#)

### Group Setup

**Accounts**

Group	Title	Color
Group 1	Accounts	<span style="background-color: #FFD700; border: 1px solid black; padding: 2px;">Set</span>
Group 2		<span style="background-color: #FFD700; border: 1px solid black; padding: 2px;">Set</span>
Group 3		<span style="background-color: #90EE90; border: 1px solid black; padding: 2px;">Set</span>
Group 4		<span style="background-color: #90EE90; border: 1px solid black; padding: 2px;">Set</span>
Group 5		<span style="background-color: #4169E1; border: 1px solid black; padding: 2px;">Set</span>

**Incomes**

Group	Title	Color
Group 1	Incomes	<span style="background-color: #FF4500; border: 1px solid black; padding: 2px;">Set</span>
Group 2		<span style="background-color: #FFD700; border: 1px solid black; padding: 2px;">Set</span>
Group 3		<span style="background-color: #90EE90; border: 1px solid black; padding: 2px;">Set</span>
Group 4		<span style="background-color: #90EE90; border: 1px solid black; padding: 2px;">Set</span>
Group 5		<span style="background-color: #4169E1; border: 1px solid black; padding: 2px;">Set</span>

[Reset Title / Colors](#) [Copy Setup To All Scenarios](#)

[Return With Grouping](#) [Return Without Grouping](#)

Step 9: Structured Income Planning Page: The subgrouping accounts and Incomes have been added to the structured income plan.

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 (1)

Planning Horizon: 16 years

Year	Accounts						Accounts Total	Planned Distribution	Percent Distribution	Incomes			Total Income	Year
	Savings (1)		Individual ROTH (1)		401K (1)					Wages (2)	SS (2)	Pension (2)		
net return	60	1.00 %		4.00 %		5.00 %	IRA							
initial amount		25,000		600,000		500,000	1,125,000							
bonus % w/bonus		0.00 %		0.00 %		0.00 %	1,125,000							
		25,000	<a href="#">Manage</a>	600,000	<a href="#">Manage</a>	500,000				<a href="#">Manage</a>	<a href="#">Manage</a>	<a href="#">Manage</a>		
		2.20 %		3.20 %		3.20 %								
2024	61	25,250	0	624,000	0	525,000	1,174,250	0	0.00 %	250,000	0	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	1,225,712	0	0.00 %	255,500	0	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	1,279,488	0	0.00 %	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	1,335,683	0	0.00 %	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	1,394,408	0	0.00 %	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	1,455,777	0	0.00 %	0	51,128	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	1,519,912	0	0.00 %	0	52,764	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	1,586,940	0	0.00 %	0	54,453	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	1,656,993	0	0.00 %	0	56,195	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	1,730,209	0	0.00 %	0	57,994	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	1,806,733	0	0.00 %	0	59,849	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	1,886,718	0	0.00 %	0	61,765	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	1,970,320	0	0.00 %	0	63,741	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	2,057,708	0	0.00 %	0	65,781	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	2,149,054	0	0.00 %	0	67,886	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	2,244,540	0	0.00 %	0	70,058	59,392	129,450	2039
											1,033,487	711,158	602,683	2,347,528

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 10: Add Inc Tax: Click on the green Add Inc Tax button underneath the Structured Income Planning sub 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: New Scenario (1)

Planning Horizon: 16 years

Accounts: Savings (1), Individual Roth (1), 401K (1)

Incomes: Wages (2), SS (2), Pension (2)

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
net return	60	1.00 %		4.00 %		5.00 %	IRA							
initial amount		25,000		500,000		500,000	1,125,000	0		Manage	Manage	Manage		
bonus % w/bonus		0.00 %		0.00 %		0.00 %	1,125,000	0		Infl Factor	Infl Factor	Infl Factor		
		25,000		500,000		500,000				2.20 %	3.20 %	3.20 %		
2024	61	25,250	0	524,000	0	525,000	1,174,250	0	0.00 %	250,000	0	0	250,000	2024
2025	62	25,502	0	548,960	0	551,250	1,225,712	0	0.00 %	255,500	0	0	255,500	2025
2026	63	25,758	0	574,918	0	578,812	1,279,488	0	0.00 %	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	1,335,683	0	0.00 %	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	1,394,408	0	0.00 %	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	1,455,777	0	0.00 %	51,128	43,344	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	1,519,912	0	0.00 %	52,764	44,731	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	1,586,940	0	0.00 %	54,453	46,162	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	1,656,993	0	0.00 %	56,195	47,640	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	1,730,209	0	0.00 %	57,994	49,164	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	1,806,733	0	0.00 %	59,849	50,737	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	1,886,718	0	0.00 %	61,765	52,361	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	1,970,320	0	0.00 %	63,741	54,036	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,366	2,057,708	0	0.00 %	65,781	55,766	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	2,149,054	0	0.00 %	67,886	57,550	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	2,244,540	0	0.00 %	70,058	59,392	59,392	129,450	2039
										1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 11: Tax Name: Filter in a Tax Name.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: [REDACTED]

Starting effective tax rate: 0.0 %

Tax description: [REDACTED]

ADD ADJUSTMENT

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

Tax Adjustments

Year	Tax 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 NOT roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 12: Starting Effective Tax Rate: Filter in the numerical amount for the starting effective tax rate.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Income Tax

Starting effective tax rate: 0.0 %

Tax description: [Empty field]

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
1	%
2	%
3	%
4	%
5	%
6	%
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 NOT roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 13: Tax Description: Type in a short description.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Income Tax

Starting effective tax rate: 10 %

Tax description: [Empty field]

ADD ADJUSTMENT

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Year	Tax adjustment
1	%
2	%
3	%
4	%
5	%
6	%
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 NOT roll down to following years when blank

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 14: Save: Click on the green save button underneath the Manage Tax subheading.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name:

Starting effective tax rate:

Tax description:

ADD ADJUSTMENT

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

Tax Adjustments

Year	Tax 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 NOT roll down to following years when blank

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 15: Structured Income Planning Page: The new income tax column 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: INITIAL PLAN DATE: REVISED PLAN DATE:

## 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	Savings (1)		Individual Roth (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income								
net return	60	1.00 %		4.00 %		5.00 %	IRA							
initial amount	25,000	0.00 %	600,000	0.00 %	500,000	0.00 %	0	1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Eff Tax Rate	
bonus % w/bonus	25,000	Manage	600,000	Manage	500,000	Manage	1,125,000	0	250,000	0	0	(25,000)-10%	225,000	2024
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	0	0	(25,000)-10%	229,950	2025
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	0	0	(25,500)-10%	229,950	2026
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	0	0	(26,112)-10%	235,009	2027
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	0	0	(26,687)-10%	240,179	2028
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	49,543	42,000	(9,154)-10%	82,389	2029
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	51,128	43,344	(9,447)-10%	85,025	2030
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	52,764	44,731	(9,750)-10%	87,746	2031
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	54,453	46,162	(10,062)-10%	90,554	2032
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	56,195	47,640	(10,384)-10%	93,452	2033
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	57,994	49,164	(10,716)-10%	96,442	2034
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	59,849	50,737	(11,059)-10%	99,528	2035
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	61,765	52,361	(11,413)-10%	102,713	2036
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	63,741	54,036	(11,778)-10%	106,000	2037
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	65,781	55,766	(12,155)-10%	109,392	2038
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	67,886	57,550	(12,544)-10%	112,892	2039
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	70,058	59,392	(12,945)-10%	116,505	2039
			0		0		0		1,033,487	711,158	602,883	(234,753)	2,112,775	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 16: 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	Account	Income	Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Approx. Income Tax	After Tax Income	Year	
			Account	Income	Account	Income									Account
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000							
initial amount		25,000		600,000		500,000		0							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
		25,000	Manage	600,000	Manage	500,000	Manage	1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %	Manage Eff Tax Rate		
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	(25,000)-10%	225,000	2024	
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	(25,500)-10%	229,950	2025	
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	(26,112)-10%	235,009	2026	
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	(26,687)-10%	240,179	2027	
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	(9,154)-10%	82,389	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	(9,447)-10%	85,025	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	(9,750)-10%	87,746	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	(10,062)-10%	90,554	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	(10,384)-10%	93,452	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	(10,716)-10%	96,442	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	(11,059)-10%	99,528	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	(11,413)-10%	102,713	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	(11,778)-10%	106,000	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	(12,155)-10%	109,392	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	(12,544)-10%	112,892	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	(12,945)-10%	116,505	2039
			0		0		0		0	1,033,487	711,158	602,883	(234,753)	2,112,775	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 17: 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	Account	Income	Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year	
			Account	Income	Account	Income								Account
net return	60	1.00 %		4.00 %		5.00 %	IRA	1,125,000						
initial amount		25,000		600,000		500,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0						
		25,000		600,000		500,000		1,125,000	Subtotal of account incomes	Manage Infl Factor 2.20 %	Manage Infl Factor 3.20 %	Manage Infl Factor 3.20 %		
2024	61	25,250	0	624,000	0	525,000	0	1,174,250	0	250,000	0	0	250,000	2024
2025	62	25,502	0	648,960	0	551,250	0	1,225,712	0	255,500	0	0	255,500	2025
2026	63	25,758	0	674,918	0	578,812	0	1,279,488	0	261,121	0	0	261,121	2026
2027	64	26,015	0	701,915	0	607,753	0	1,335,683	0	266,866	0	0	266,866	2027
2028	65	26,275	0	729,992	0	638,141	0	1,394,408	0	0	49,543	42,000	91,543	2028
2029	66	26,538	0	759,191	0	670,048	0	1,455,777	0	0	51,128	43,344	94,472	2029
2030	67	26,803	0	789,559	0	703,550	0	1,519,912	0	0	52,764	44,731	97,495	2030
2031	68	27,071	0	821,141	0	738,728	0	1,586,940	0	0	54,453	46,162	100,615	2031
2032	69	27,342	0	853,987	0	775,664	0	1,656,993	0	0	56,195	47,640	103,835	2032
2033	70	27,616	0	888,146	0	814,447	0	1,730,209	0	0	57,994	49,164	107,158	2033
2034	71	27,892	0	923,672	0	855,170	0	1,806,733	0	0	59,849	50,737	110,587	2034
2035	72	28,171	0	960,619	0	897,928	0	1,886,718	0	0	61,765	52,361	114,126	2035
2036	73	28,452	0	999,044	0	942,824	0	1,970,320	0	0	63,741	54,036	117,778	2036
2037	74	28,737	0	1,039,005	0	989,966	0	2,057,708	0	0	65,781	55,766	121,546	2037
2038	75	29,024	0	1,080,566	0	1,039,464	0	2,149,054	0	0	67,886	57,550	125,436	2038
2039	76	29,314	0	1,123,788	0	1,091,437	0	2,244,540	0	0	70,058	59,392	129,450	2039
			0		0		0		0	1,033,487	711,158	602,883	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 18: 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 10 years

Year	Account	Income	Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
			Account	Income	Account	Income							
net return	60	1.00 %	4.00 %	5.00 %	IRA	1,125,000	0	0	0	0	0	0	
initial amount	25,000	0.00 %	0.00 %	0.00 %	0	1,125,000	0	0	0	0	0	0	
bonus % w/bonus	25,000	0.00 %	0.00 %	0.00 %	0	1,125,000	0	0	0	0	0	0	
2024	61	25,250	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000	2024
2025	62	25,502	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500	2025
2026	63	25,758	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121	2026
2027	64	26,015	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866	2027
2028	65	26,275	0	638,141	0	1,394,408	0	0	49,543	42,000	0	91,543	2028
2029	66	26,538	0	670,048	0	1,455,777	0	0	51,128	43,344	0	94,472	2029
2030	67	26,803	0	703,550	0	1,519,912	0	0	52,764	44,731	0	97,495	2030
2031	68	27,071	0	738,728	0	1,586,940	0	0	54,453	46,162	0	100,615	2031
2032	69	27,342	0	775,664	0	1,656,993	0	0	56,195	47,640	0	103,835	2032
2033	70	27,616	0	814,447	0	1,730,209	0	0	57,994	49,164	0	107,158	2033
2034	71	27,892	0	855,170	0	1,806,733	0	0	59,849	50,737	0	110,587	2034
2035	72	28,171	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126	2035
2036	73	28,452	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778	2036
2037	74	28,737	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546	2037
2038	75	29,024	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436	2038
2039	76	29,314	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450	2039
			0	0	0	0	0	1,033,487	711,158	602,883	0	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 19: 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	Individual ROTH (1)		401K (1)		Accounts Total	Planned Distribution	Wages (2)	SS (2)	Pension (2)	Total Income	Year
			Account	Income	Account	Income							
net return	60	1.00 %	4.00 %	5.00 %	IRA	1,125,000	0	0	0	0	0	0	
initial amount	25,000	0.00 %	0.00 %	0.00 %	0	1,125,000	0	0	0	0	0	0	
bonus % w/bonus	25,000	0.00 %	0.00 %	0.00 %	0	1,125,000	0	0	0	0	0	0	
2024	61	25,250	0	525,000	0	1,174,250	0	250,000	0	0	0	250,000	2024
2025	62	25,502	0	551,250	0	1,225,712	0	255,500	0	0	0	255,500	2025
2026	63	25,758	0	578,812	0	1,279,488	0	261,121	0	0	0	261,121	2026
2027	64	26,015	0	607,753	0	1,335,683	0	266,866	0	0	0	266,866	2027
2028	65	26,275	0	638,141	0	1,394,408	0	0	49,543	42,000	0	91,543	2028
2029	66	26,538	0	670,048	0	1,455,777	0	0	51,128	43,344	0	94,472	2029
2030	67	26,803	0	703,550	0	1,519,912	0	0	52,764	44,731	0	97,495	2030
2031	68	27,071	0	738,728	0	1,586,940	0	0	54,453	46,162	0	100,615	2031
2032	69	27,342	0	775,664	0	1,656,993	0	0	56,195	47,640	0	103,835	2032
2033	70	27,616	0	814,447	0	1,730,209	0	0	57,994	49,164	0	107,158	2033
2034	71	27,892	0	855,170	0	1,806,733	0	0	59,849	50,737	0	110,587	2034
2035	72	28,171	0	897,928	0	1,886,718	0	0	61,765	52,361	0	114,126	2035
2036	73	28,452	0	942,824	0	1,970,320	0	0	63,741	54,036	0	117,778	2036
2037	74	28,737	0	989,966	0	2,057,708	0	0	65,781	55,766	0	121,546	2037
2038	75	29,024	0	1,039,464	0	2,149,054	0	0	67,886	57,550	0	125,436	2038
2039	76	29,314	0	1,091,437	0	2,244,540	0	0	70,058	59,392	0	129,450	2039
			0	0	0	0	0	1,033,487	711,158	602,883	0	2,347,528	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

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: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).