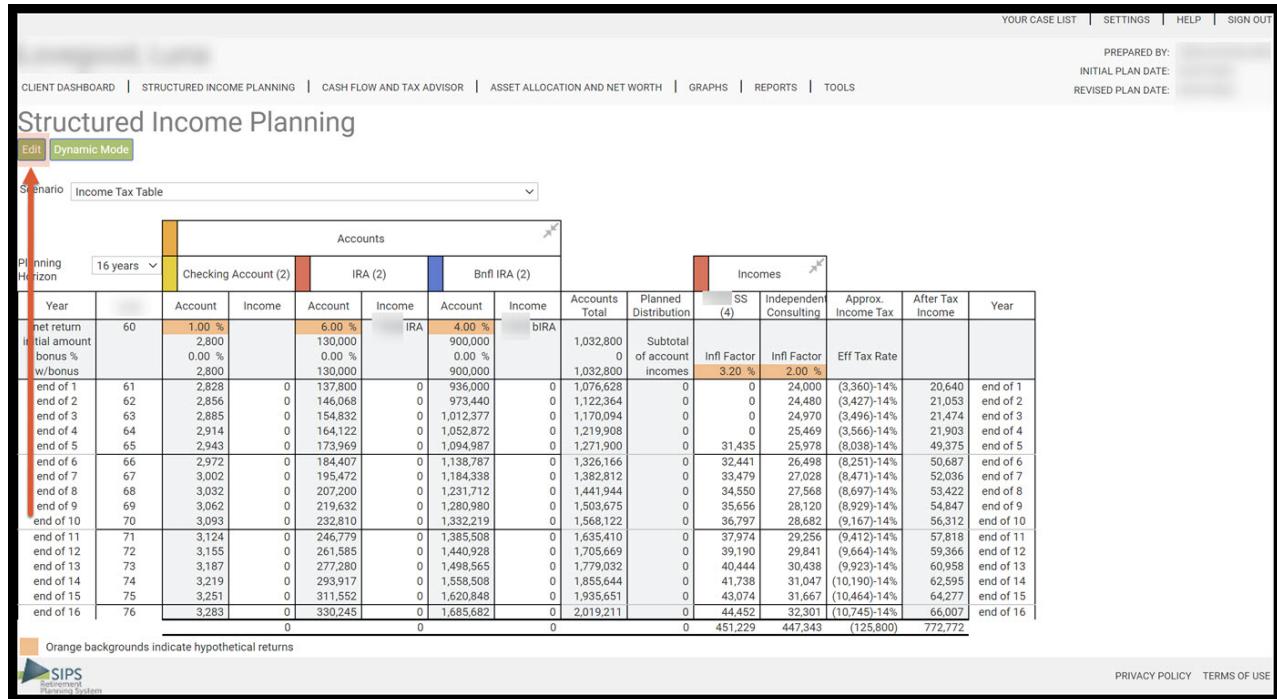


# Editing the Tax Adjustment Table on the Manage Tax Page

01/12/2026 10:49 am EST

On the Manage Tax page there are multiple ways you can edit the income tax amounts. Below are the step-by-step guidelines for the Tax Adjustment Table on the Manage Tax page.

Step 1: Edit: Click on the green Edit 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

Planning Horizon: 16 years

Accounts

Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	SS (4)	Independent Consulting	Approx. Income Tax	After Tax Income	Year
net return	60	1.00 % 2,800 0.00 % 2,800		6.00 % 130,000 0.00 % 130,000	IRA 4.00 % 900,000 0.00 % 900,000	BiRA	1,032,800	Subtotal of account incomes	3.20 % 2.00 %				
initial amount w/bonus % w/bonus							1,032,800						
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14%	20,640
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14%	21,053
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14%	21,474
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3,566)-14%	21,903
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8,038)-14%	49,375
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8,251)-14%	50,687
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(8,471)-14%	52,036
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%	53,422
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8,929)-14%	54,847
end of 10	70	3,093	0	232,810	0	1,352,219	0	1,566,122	0	36,797	28,682	(9,167)-14%	56,312
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9,412)-14%	57,818
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%	59,366
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9,923)-14%	60,958
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10,190)-14%	62,595
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10,464)-14%	64,277
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%	66,007
				0	0	0	0	451,229	447,343	(125,800)	772,772		

Orange backgrounds indicate hypothetical returns.

SIPS Structured Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 2: Manage: Click on the green Manage button within the Approx. Income Tax column.

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 | Income Tax Table

Accounts										Incomes							
Planning Horizon	16 years	Checking Account (2)			IRA (2)			Bnfl IRA (2)			Accounts Total	Planned Distribution	SS (4)	Independent Consulting	Approx. Income Tax	After Tax Income	Year
Year		Account	Income	Account	Income	Account	Income	Account	Income	Subtotal of account incomes	Infl Factor	Infl Factor	Manage	Eff Tax Rate			
net return	60	1.00 %		6.00 %		4.00 %		0.00 %		1,032,800	0	3.20 %	Manage	(3.360)-14%			
initial amount		2,800		130,000		900,000		0.00 %						24,000	20,640	end of 1	
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0.00 %						24,480	21,053	end of 2	
		2,800		130,000		900,000		0.00 %						24,970	(3.427)-14%	end of 3	
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0					25,469	(3.453)-14%	end of 4	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0					25,978	(3.483)-14%	end of 5	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0					26,498	(3.510)-14%	end of 6	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0					27,028	(3.537)-14%	end of 7	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0					27,568	(3.563)-14%	end of 8	
														28,682	(3.589)-14%	end of 9	
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0					29,841	(3.615)-14%	end of 10	
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0					30,444	(3.641)-14%	end of 11	
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0					31,047	(3.667)-14%	end of 12	
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0					31,650	(3.693)-14%	end of 13	
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0					32,253	(3.719)-14%	end of 14	
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0					32,856	(3.745)-14%	end of 15	
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0					33,459	(3.771)-14%	end of 16	
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0					34,062	(3.797)-14%		
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0					34,665	(3.823)-14%		
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0					35,268	(3.849)-14%		
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0					35,871	(3.875)-14%		
														36,474	(3.901)-14%		
														37,077	(3.927)-14%		
														37,680	(3.953)-14%		
														38,283	(3.979)-14%		
														38,886	(4.005)-14%		
														39,489	(4.031)-14%		
														39,992	(4.057)-14%		
														40,595	(4.083)-14%		
														41,198	(4.109)-14%		
														41,701	(4.135)-14%		
														42,294	(4.161)-14%		
														42,897	(4.187)-14%		
														43,490	(4.213)-14%		
														44,093	(4.239)-14%		
														44,696	(4.265)-14%		
														45,299	(4.291)-14%		
														45,892	(4.317)-14%		
														46,495	(4.343)-14%		
														47,098	(4.369)-14%		
														47,691	(4.395)-14%		
														48,294	(4.421)-14%		
														48,897	(4.447)-14%		
														49,490	(4.473)-14%		
														49,993	(4.499)-14%		
														50,596	(4.525)-14%		
														51,199	(4.551)-14%		
														51,792	(4.577)-14%		
														52,395	(4.603)-14%		
														52,998	(4.629)-14%		
														53,591	(4.655)-14%		
														54,194	(4.681)-14%		
														54,797	(4.707)-14%		
														55,390	(4.733)-14%		
														55,993	(4.759)-14%		
														56,596	(4.785)-14%		
														57,199	(4.811)-14%		
														57,792	(4.837)-14%		
														58,395	(4.863)-14%		
														58,998	(4.889)-14%		
														59,591	(4.915)-14%		
														59,994	(4.941)-14%		
														60,597	(4.967)-14%		
														61,190	(4.993)-14%		
														61,793	(5.019)-14%		
														62,396	(5.045)-14%		
														62,999	(5.071)-14%		
														63,592	(5.097)-14%		
														64,195	(5.123)-14%		
														64,798	(5.149)-14%		
														65,391	(5.175)-14%		
														65,994	(5.201)-14%		
														66,597	(5.227)-14%		
														67,190	(5.253)-14%		
														67,793	(5.279)-14%		
														68,396	(5.305)-14%		
														68,999	(5.331)-14%		
														69,592	(5.357)-14%		
														69,995	(5.383)-14%		
														70,598	(5.409)-14%		
														71,191	(5.435)-14%		
														71,794	(5.461)-14%		
														72,397	(5.487)-14%		
														72,990	(5.513)-14%		
														73,593	(5.539)-14%		
														74,196	(5.565)-14%		
														74,799	(5.591)-14%		
														75,392	(5.617)-14%		
														75,995	(5.643)-14%		
														76,598	(5.669)-14%		
														77,191	(5.695)-14%		
														77,794	(5.721)-14%		
														78,397	(5.747)-14%		
														78,990	(5.773)-14%		
														79,593	(5.8		

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY | TERMS OF USE

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

PREPARED BY: [REDACTED]  
INITIAL PLAN DATE: [REDACTED]  
REVISED PLAN DATE: [REDACTED]

## Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

Add Adjustment

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove Remove year to end of plan Reset all years

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

Step 4: Tax Adjustment Year: Click on the years text box that you would like the tax adjustment be in.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 10

Tax Adjustments

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

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Step 5: Pick Years: Click on the Green Pick Years button next to the Tax Adjustment Table.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 10

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	

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

Step 6: Save: Click on the Save button underneath the Manage Tax subheading.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**Tax Adjustments**

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 10 %

3 10 %

4 10 %

5 10 %

6 10 %

7 10 %

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 Structured Income Planning Systems

PRIVACY POLICY TERMS OF USE

Step 7: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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: Income Tax Table

Planning Horizon: 16 years

Accounts

Year	Account	Income		Income	Account	Income		Accounts Total	Planned Distribution (4)	Incomes			Approx. Income Tax	After Tax Income	Year	
		Initial	Final			Initial	Final			SS	Independent Consulting	Infl Factor				Manage
net return	60	1.00 %		6.00 %		4.00 %		936,000	0	1,076,628	0	24,000	(3.347)-14%	20,640		
initial amount		2,800		130,000		900,000						0	24,480	(3.427)-14%	21,053	
bonus %		0.00 %		0.00 %		0.00 %						0	24,970	(2.497)-10%	22,473	
w/bonus		2,800		130,000		900,000						0	25,469	(2.547)-10%	22,922	
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	1,138,787	0	32,441	26,498	(5.894)-10%	53,045	end of 1
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	1,184,338	0	33,479	27,028	(6.051)-10%	54,456	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	1,231,712	0	34,550	27,568	(8.697)-14%	53,422	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	1,280,980	0	35,656	28,120	(8.929)-14%	54,847	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	1,332,219	0	36,797	28,682	(9.167)-14%	56,312	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	1,385,508	0	37,974	29,256	(9.412)-14%	57,818	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	1,440,928	0	39,190	29,841	(9.564)-14%	59,366	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	1,498,565	0	37,790	30,438	(9.923)-14%	60,958	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	1,558,508	0	40,444	31,047	(10.190)-14%	62,595	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	1,685,682	0	41,738	31,667	(10.464)-14%	64,277	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	1,770,032	0	43,074	32,301	(10.745)-14%	66,007	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	1,835,508	0	44,452	33,941	(11.036)-14%	67,736	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,799,032	0	1,905,682	0	45,830	34,538	(11.327)-14%	69,403	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	1,975,682	0	47,178	35,147	(11.618)-14%	71,071	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	2,041,211	0	48,526	35,767	(11.909)-14%	72,739	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	2,109,848	0	49,864	36,384	(12.200)-14%	74,407	end of 16

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

Option 2: Start Year for Rest of Plan:

Step 8: Add Adjustment: In the text box, type in the monetary percentage adjustment you would like to adjust.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**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	%

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

Step 9: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to start.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**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	%

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

Step 10: Start Year for Rest of Plan: Click on the green Start Year for Rest of Plan button next to the Tax Adjustment table.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**Tax Adjustments**

ADD ADJUSTMENT: 16

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Year Tax adjustment %

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	%

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

**SIPS** Retirement Planning Systems

Step 11: Save: Click on the Save button underneath the Manage Tax subheading.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**Tax Adjustments**

ADD ADJUSTMENT: 16

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove OR Remove year to end of plan OR Reset all years

Year Tax adjustment %

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

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

PRIVACY POLICY TERMS OF USE

Orange backgrounds indicate hypothetical returns

**SIPS** Retirement Planning Systems

Step 12: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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 | Income Tax Table

Planning Horizon: 16 years

Accounts						Incomes							
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution (4)	SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year
net return	60	1.00 %	6.00 %	IRA	4.00 %	BiRA	1,032,800	Subtotal of account incomes	Manage	Manage	Manage	20,640	
initial amount		2,800	130,000		900,000		0	0	Infl Factor	Infl Factor	Eff Tax Rate		
bonus % w/bonus		0.00 %	0.00 %		0.00 %		1,032,800	3.20 %	2.00 %				
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3.36%)14%	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3.42%)14%	21,053
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3.49%)14%	21,474
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3.56%)14%	21,903
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8.02%)14%	49,375
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8.25%)14%	50,687
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(9.68%)16%	50,826
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(9.93%)16%	52,180
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(10.204%)16%	53,572
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(10.477%)16%	55,003
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(10.757%)16%	56,473
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(11.045%)16%	57,986
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(11.341%)16%	59,540
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(11.646%)16%	61,139
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(11.959%)16%	62,782
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(12.280%)16%	64,472
							0	451,229	447,343	(139,466)	759,106		

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

### Option 3: Start Year for X Years:

Step 13: Add Adjustment: In the text box, type in the monetary percentage adjustment you would like to adjust.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

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	%

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

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 14: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to start.

Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 8

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

PRIVACY POLICY | TERMS OF USE

Step 15: Text Box: In the text box underneath the Start Year for X Years button, type in the monetary percentage number you would like to use.

Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 8

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

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

PRIVACY POLICY | TERMS OF USE

Step 16: Start Year for X Years: Click on the green Start Year for X Years button next to the Tax Adjustment Table.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 8

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	%

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove Remove year to end of plan Reset all years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 17: Save: Click on the Save button underneath the Manage Tax subheading.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

ADD ADJUSTMENT: 8

Tax Adjustments

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

Pick year(s) OR Start year for rest of plan OR Start year for X years OR Pick year(s) to remove Remove year to end of plan Reset all years

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

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 18: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected.

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 | Income Tax Table

Planning Horizon: 16 years

Year	Accounts			Incomes			Planned Distribution (4)	SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income						
net return	60	1.00 %	6.00 %	IRA	4.00 %	biRA						
initial amount		2,800	130,000		900,000		1,032,800	0				
bonus % w/bonus		0.00 %	0.00 %		0.00 %			Subtotal of account incomes	3.20 %	2.00 %		
		2,800	130,000		900,000		1,032,800					
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14%
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14%
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14%
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3,566)-14%
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(4,593)-8%
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(4,715)-8%
end of 7	67	3,002	0	195,472	0	1,184,538	0	1,382,812	0	33,479	27,028	(4,841)-8%
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8,929)-14%
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9,167)-14%
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9,412)-14%
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9,923)-14%
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10,190)-14%
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10,464)-14%
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%
										0	451,229	447,343
										0	(15,189)	783,384

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

### Option 4: Pick Years to Remove:

Step 19: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to be removed from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

Tax Adjustments

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

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

Year Tax adjustment %

1	%
2	%
3	%
4	18 %
5	18 %
6	18 %
7	18 %
8	22 %
9	22 %
10	22 %
11	22 %
12	26 %
13	26 %
14	26 %
15	26 %
16	%
17	%
18	%
19	%
20	%
21	%
22	%
23	%
24	%

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY TERMS OF USE

Step 20: Pick Years to Remove: Click on the green Pick Years to Remove button next to the Tax Adjustment table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name	Tax
Starting effective tax rate	14.0 %
Tax description	Income Tax

**Tax Adjustments**

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**

Year	Tax adjustment %
1	%
2	%
3	%
4	18 %
5	18 %
6	18 %
7	18 %
8	22 %
9	22 %
10	22 %
11	22 %
12	26 %
13	26 %
14	26 %
15	26 %
16	%
17	%
18	%
19	%
20	%
21	%
22	%
23	%
24	%

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

**SIPS** Retirement Planning System

Step 21: Save: Click on the 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	Tax
Starting effective tax rate	14.0 %
Tax description	Income Tax

**Tax Adjustments**

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**

Year	Tax adjustment %
1	%
2	%
3	%
4	%
5	18 %
6	18 %
7	18 %
8	%
9	22 %
10	22 %
11	22 %
12	%
13	26 %
14	26 %
15	26 %
16	%
17	%
18	%
19	%
20	%
21	%
22	%
23	%
24	%

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

PRIVACY POLICY | TERMS OF USE

Orange backgrounds indicate hypothetical returns

**SIPS** Retirement Planning System

Step 22: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage amount.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

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 | Income Tax Table

Planning Horizon: 16 years

Year	Accounts			Incomes			Planned Distribution (4)	SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income						
net return initial amount	60	1.00 %	6.00 %	IRA	4.00 %	BiRA						
bonus % w/bonus		2,800	130,000		900,000		1,032,800	0				
		0.00 %	0.00 %		0.00 %							
		2,800	130,000		900,000		1,032,800	0				
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14%
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14%
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14%
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3,566)-14%
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(10,334)-18%
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(10,609)-18%
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(10,891)-18%
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8,697)-14%
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(14,031)-22%
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(14,405)-22%
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(14,791)-22%
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9,664)-14%
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(18,429)-26%
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(18,924)-26%
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(19,433)-26%
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14%
			0	0	0	0	0	0	451,229	447,343	66,007	end of 16
			0	0	0	0	0	0	451,229	447,343	66,007	723,770

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

### Option 5: Remove Year to End Plan:

Step 23: Tax Adjustment Year: Click on the year text box that you would like the tax adjustment to be removed from.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

## Manage Tax

Save | Cancel | Use Basic Tax Planning | Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

Tax Adjustments

ADD ADJUSTMENT

Pick year(s) OR Start year for rest of plan OR Start year for X years

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

Pick year(s) to remove Remove year to end of plan

Reset all years

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

Orange backgrounds indicate hypothetical returns

SIPS Strategic Income Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 24: Remove Year to End Plan: Click on the green Remove Year to End Plan button next to the Tax Adjustment table.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name	Tax
Starting effective tax rate	14.0 %
Tax description	Income Tax

ADD ADJUSTMENT

Tax Adjustments

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

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

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 25: Save: Click on the Save button underneath the Manage Tax subheading.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name	Tax
Starting effective tax rate	14.0 %
Tax description	Income Tax

ADD ADJUSTMENT

Tax Adjustments

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

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

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 26: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage.

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 | Income Tax Table

Planning Horizon 16 years

Accounts							Incomes					
Year	Account	Income	IRA (2)		Bnfl IRA (2)		Accounts Total	Planned Distribution (4)	Incomes			Year
			Account	Income	IRA	4.00 %			biRA	SS	Independent Consulting	
net return initial amount w/bonus	60	1.00 % 2,800 0.00 % 2,800	6.00 % 130,000 0.00 % 130,000	IRA 900,000	4.00 % 0.00 %	0	1,032,800 0	Subtotal of account incomes	Manage Infl Factor 3.20 %	Manage Infl Factor 2.00 %	Manage Eff Tax Rate	
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,360)-14% 20,640
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3,427)-14% 21,053
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3,496)-14% 21,474
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(5,094)-20% 20,375
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(11,483)-20% 45,931
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(11,788)-20% 47,151
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(12,101)-20% 48,406
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(12,424)-20% 49,695
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(12,755)-20% 51,021
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9,167)-14% 56,312
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9,412)-14% 57,818
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,569	0	39,190	29,841	(9,664)-14% 59,366
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9,923)-14% 60,958
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10,190)-14% 62,595
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10,464)-14% 64,277
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10,745)-14% 66,007
			0	0	0	0	0	451,229	447,343	(145,493)	753,079	

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY TERMS OF USE

### Option 6: Reset All Years:

Step 27: Reset All Years: Click on the green button Reset All Years next to the Tax Adjustment Table.

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name Tax

Starting effective tax rate 14.0 %

Tax description Income Tax

Tax Adjustments

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

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

Year Tax adjustment %

1 %

2 %

3 %

4 18 %

5 18 %

6 18 %

7 18 %

8 18 %

9 22 %

10 22 %

11 22 %

12 22 %

13 22 %

14 10 %

15 10 %

16 10 %

17 10 %

18 10 %

19 8 %

20 8 %

21 8 %

22 8 %

23 8 %

24 %

Orange backgrounds indicate hypothetical returns

SIPS Structured Income Planning System

PRIVACY POLICY TERMS OF USE

Step 28: Save: Click on the Save button underneath the Manage Tax subheading.

Manage Tax

Save Cancel Use Basic Tax Planning Use Advanced Tax Planning

Tax name: Tax

Starting effective tax rate: 14.0 %

Tax description: Income Tax

**Tax Adjustments**

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 %

24 %

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

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

Step 29: Structured Income Plan: In the Appropriate Income Tax column, the adjustment should be reflected and go back to the default Income Tax percentage amount.

STRUCTURED INCOME PLANNING

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 | Income Tax Table

Planning Horizon: 16 years

Accounts

Year	Checking Account (2)		IRA (2)		Bnfl IRA (2)		Incomes		SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year		
	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution (4)							
net return	60	1.00 %	6.00 %	IRA	4.00 %	bilRA	1,032,800	0	Subtotal of account incomes	Manage	Infl Factor	Manage	Eff Tax Rate		
initial amount		2,800	130,000		900,000				3.20 %	2.00 %					
bonus % w/bonus		0.00 %	0.00 %		0.00 %		900,000	Manage							
		2,800	130,000		900,000		1,032,800								
end of 1	61	2,828	0	137,800	0	1,076,628	0	0	0	24,000	(3.360)-14%	20,640		end of 1	
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	(3.427)-14%	24,480	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	(3.496)-14%	24,970	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	(3.566)-14%	25,469	21,903	end of 4	
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	(3.635)-14%	25,978	(8.038)-14%	49,375	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	(3.704)-14%	26,498	(8.251)-14%	50,687	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	(3.773)-14%	27,028	(8.471)-14%	52,036	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	(3.842)-14%	27,568	(8.697)-14%	53,422	end of 8
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	(3.911)-14%	28,120	(8.929)-14%	54,847	end of 9
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	(4.080)-14%	28,682	(9.167)-14%	56,312	end of 10
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	(4.249)-14%	29,256	(9.412)-14%	57,818	end of 11
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	(4.418)-14%	29,841	(9.664)-14%	59,366	end of 12
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	(4.587)-14%	30,438	(9.923)-14%	60,958	end of 13
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	(4.756)-14%	31,047	(10.190)-14%	62,595	end of 14
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	(4.925)-14%	31,667	(10.464)-14%	64,277	end of 15
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	(5.094)-14%	32,301	(10.745)-14%	66,007	end of 16
				0	0	0	0	0	451,229	447,343	(125,800)	772,772			

Orange backgrounds indicate hypothetical returns

PRIVACY POLICY TERMS OF USE

SIPS Retirement Planning Systems

Step 30: 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: 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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Incomes									
	Checking Account (2)		IRA (2)		Bnfl IRA (2)		Accounts Total		Planned Distribution (4)		SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year	
net return	60	1.00 %	6.00 %	IRA	4.00 %	biRA	1,032,800	0	Subtotal of account incomes	3.20 %	2.00 %	Manage	Manage	Manage	Eff Tax Rate	
initial amount		2,800		130,000		900,000										
bonus %		0.00 %		0.00 %		0.00 %										
w/bonus		2,800		130,000		900,000										
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3.360)-14%	20,640	end of 1		
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3.427)-14%	21,053	end of 2		
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3.496)-14%	21,474	end of 3		
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3.566)-14%	21,903	end of 4		
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8.038)-14%	49,375	end of 5		
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8.251)-14%	50,687	end of 6		
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(8.471)-14%	52,036	end of 7		
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8.697)-14%	53,422	end of 8		
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8.929)-14%	54,847	end of 9		
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9.167)-14%	56,312	end of 10		
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9.412)-14%	57,818	end of 11		
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9.664)-14%	59,366	end of 12		
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9.923)-14%	60,958	end of 13		
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10.190)-14%	62,595	end of 14		
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10.464)-14%	64,277	end of 15		
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10.745)-14%	66,007	end of 16		
			0	0	0	0	0	0	451,229	447,343	(125,800)	772,772				

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 31: 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: 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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts						Incomes									
	Checking Account (2)		IRA (2)		Bnfl IRA (2)		Accounts Total		Planned Distribution (4)		SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year	
net return	60	1.00 %	6.00 %	IRA	4.00 %	biRA	1,032,800	0	Subtotal of account incomes	3.20 %	2.00 %	Manage	Manage	Manage	Eff Tax Rate	
initial amount		2,800		130,000		900,000										
bonus %		0.00 %		0.00 %		0.00 %										
w/bonus		2,800		130,000		900,000										
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3.360)-14%	20,640	end of 1		
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	0	24,480	(3.427)-14%	21,053	end of 2		
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	0	24,970	(3.496)-14%	21,474	end of 3		
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(3.566)-14%	21,903	end of 4		
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	31,435	25,978	(8.038)-14%	49,375	end of 5		
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	32,441	26,498	(8.251)-14%	50,687	end of 6		
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	33,479	27,028	(8.471)-14%	52,036	end of 7		
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	34,550	27,568	(8.697)-14%	53,422	end of 8		
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	35,656	28,120	(8.929)-14%	54,847	end of 9		
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	36,797	28,682	(9.167)-14%	56,312	end of 10		
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	37,974	29,256	(9.412)-14%	57,818	end of 11		
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	39,190	29,841	(9.664)-14%	59,366	end of 12		
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	40,444	30,438	(9.923)-14%	60,958	end of 13		
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	41,738	31,047	(10.190)-14%	62,595	end of 14		
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(10.464)-14%	64,277	end of 15		
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	44,452	32,301	(10.745)-14%	66,007	end of 16		
			0	0	0	0	0	0	451,229	447,343	(125,800)	772,772				

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

Step 32: 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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts			Incomes			Planned Distribution	SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income						
60	1.00 % 2,800 0.00 % 2,800	6.00 % 130,000 0.00 % 130,000	4.00 % 900,000 0.00 % 900,000	4.00 % 1,032,800 0.00 % 1,032,800	Subtotal of account incomes	3.20 % 24,000 2.00 %	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	(3,360)-14% 20,640		
61	2,828 0	137,800 0	936,000 0	1,076,628 0	0	0	0	0	0	24,000 (8,251)-14%	20,640	end of 1
62	2,856 0	146,068 0	973,440 0	1,122,364 0	0	0	0	0	0	24,480 (3,427)-14%	21,053	end of 2
63	2,885 0	154,832 0	1,012,377 0	1,170,094 0	0	0	0	0	0	24,970 (3,496)-14%	21,474	end of 3
64	2,914 0	164,122 0	1,052,872 0	1,219,908 0	0	0	0	0	0	25,469 (3,566)-14%	21,903	end of 4
65	2,943 0	173,969 0	1,094,987 0	1,271,900 0	0	0	0	0	31,435	25,978 (8,038)-14%	49,375	end of 5
66	2,972 0	184,407 0	1,138,787 0	1,326,166 0	0	0	0	0	32,441	26,498 (8,251)-14%	50,687	end of 6
67	3,002 0	195,472 0	1,184,338 0	1,382,812 0	0	0	0	0	33,479	27,028 (8,471)-14%	52,036	end of 7
68	3,032 0	207,200 0	1,231,712 0	1,441,944 0	0	0	0	0	34,550	27,568 (8,697)-14%	53,422	end of 8
69	3,062 0	219,632 0	1,280,980 0	1,503,675 0	0	0	0	0	35,656	28,120 (8,929)-14%	54,847	end of 9
70	3,093 0	232,810 0	1,332,219 0	1,568,122 0	0	0	0	0	36,797	28,682 (9,167)-14%	56,312	end of 10
71	3,124 0	246,779 0	1,385,508 0	1,635,410 0	0	0	0	0	37,974	29,256 (9,412)-14%	57,818	end of 11
72	3,155 0	261,585 0	1,440,928 0	1,705,669 0	0	0	0	0	39,190	29,841 (9,664)-14%	59,366	end of 12
73	3,187 0	277,280 0	1,498,565 0	1,779,032 0	0	0	0	0	40,444	30,438 (9,923)-14%	60,958	end of 13
74	3,219 0	293,917 0	1,558,508 0	1,855,644 0	0	0	0	0	41,738	31,047 (10,190)-14%	62,595	end of 14
75	3,251 0	311,552 0	1,620,848 0	1,935,651 0	0	0	0	0	43,074	31,667 (10,464)-14%	64,277	end of 15
76	3,283 0	330,245 0	1,685,682 0	2,019,211 0	0	0	0	0	44,452	32,301 (10,745)-14%	66,007	end of 16
					0	0	0	0	451,229	447,343 (125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 33: 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 Save Cancel Add Account Add Income Add Inc Tax Add Target Edit or Add Scenario Display Options

Scenario: Income Tax Table

Planning Horizon: 16 years

Year	Accounts			Incomes			Planned Distribution	SS	Independent Consulting	Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income						
60	1.00 % 2,800 0.00 % 2,800	6.00 % 130,000 0.00 % 130,000	4.00 % 900,000 0.00 % 900,000	4.00 % 1,032,800 0.00 % 1,032,800	Subtotal of account incomes	3.20 % 24,000 2.00 %	Manage Infl Factor	Manage Infl Factor	Manage Eff Tax Rate	(3,360)-14% 20,640		
61	2,828 0	137,800 0	936,000 0	1,076,628 0	0	0	0	0	0	24,000 (8,251)-14%	20,640	end of 1
62	2,856 0	146,068 0	973,440 0	1,122,364 0	0	0	0	0	0	24,480 (3,427)-14%	21,053	end of 2
63	2,885 0	154,832 0	1,012,377 0	1,170,094 0	0	0	0	0	0	24,970 (3,496)-14%	21,474	end of 3
64	2,914 0	164,122 0	1,052,872 0	1,219,908 0	0	0	0	0	0	25,469 (3,566)-14%	21,903	end of 4
65	2,943 0	173,969 0	1,094,987 0	1,271,900 0	0	0	0	0	31,435	25,978 (8,038)-14%	49,375	end of 5
66	2,972 0	184,407 0	1,138,787 0	1,326,166 0	0	0	0	0	32,441	26,498 (8,251)-14%	50,687	end of 6
67	3,002 0	195,472 0	1,184,338 0	1,382,812 0	0	0	0	0	33,479	27,028 (8,471)-14%	52,036	end of 7
68	3,032 0	207,200 0	1,231,712 0	1,441,944 0	0	0	0	0	34,550	27,568 (8,697)-14%	53,422	end of 8
69	3,062 0	219,632 0	1,280,980 0	1,503,675 0	0	0	0	0	35,656	28,120 (8,929)-14%	54,847	end of 9
70	3,093 0	232,810 0	1,332,219 0	1,568,122 0	0	0	0	0	36,797	28,682 (9,167)-14%	56,312	end of 10
71	3,124 0	246,779 0	1,385,508 0	1,635,410 0	0	0	0	0	37,974	29,256 (9,412)-14%	57,818	end of 11
72	3,155 0	261,585 0	1,440,928 0	1,705,669 0	0	0	0	0	39,190	29,841 (9,664)-14%	59,366	end of 12
73	3,187 0	277,280 0	1,498,565 0	1,779,032 0	0	0	0	0	40,444	30,438 (9,923)-14%	60,958	end of 13
74	3,219 0	293,917 0	1,558,508 0	1,855,644 0	0	0	0	0	41,738	31,047 (10,190)-14%	62,595	end of 14
75	3,251 0	311,552 0	1,620,848 0	1,935,651 0	0	0	0	0	43,074	31,667 (10,464)-14%	64,277	end of 15
76	3,283 0	330,245 0	1,685,682 0	2,019,211 0	0	0	0	0	44,452	32,301 (10,745)-14%	66,007	end of 16
					0	0	0	0	451,229	447,343 (125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS Retirement 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](mailto:support@planscout.com).