

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:
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

Accounts

Year	Account	Income	Account	Income	Account	Income
net return	60	1.00 %	6.00 %	IRA	4.00 %	biIRA
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
end of 2	62	2,856	0	146,068	0	973,440
end of 3	63	2,885	0	154,832	0	1,012,377
end of 4	64	2,914	0	164,122	0	1,219,908
end of 5	65	2,943	0	173,969	0	1,271,900
end of 6	66	2,972	0	184,407	0	1,326,166
end of 7	67	3,002	0	195,472	0	1,382,812
end of 8	68	3,032	0	207,200	0	1,441,944
end of 9	69	3,062	0	219,632	0	1,503,675
end of 10	70	3,093	0	232,810	0	1,568,122
end of 11	71	3,124	0	246,779	0	1,635,410
end of 12	72	3,155	0	261,585	0	1,705,669
end of 13	73	3,187	0	277,280	0	1,779,032
end of 14	74	3,219	0	293,917	0	1,855,644
end of 15	75	3,251	0	311,552	0	1,935,651
end of 16	76	3,283	0	330,245	0	1,685,682
		0		0		0

Incomes

Accounts Total	Planned Distribution	SS (4)	Independent Consulting	Approx. Income Tax	After Tax Income	Year
0	Subtotal of account incomes	Infl Factor 3.20	Infl Factor 2.00	Eff Tax Rate		
1,032,800	0	0	24,000	(3,360)-14%	20,640	end of 1
1,032,800	0	0	24,480	(3,427)-14%	21,053	end of 2
	0	0	24,970	(3,496)-14%	21,474	end of 3
	0	0	25,469	(3,566)-14%	21,903	end of 4
	0	31,435	25,978	(8,038)-14%	49,375	end of 5
	0	32,441	26,498	(8,251)-14%	50,687	end of 6
	0	33,479	27,028	(8,471)-14%	52,036	end of 7
	0	34,550	27,568	(8,697)-14%	53,422	end of 8
	0	35,656	28,120	(8,929)-14%	54,847	end of 9
	0	36,797	28,682	(9,167)-14%	56,312	end of 10
	0	37,974	29,256	(9,412)-14%	57,818	end of 11
	0	39,190	29,841	(9,664)-14%	59,366	end of 12
	0	40,444	30,438	(9,923)-14%	60,958	end of 13
	0	41,738	31,047	(10,190)-14%	62,595	end of 14
	0	43,074	31,667	(10,464)-14%	64,277	end of 15
	0	44,452	32,301	(10,745)-14%	66,007	end of 16
	0	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planner System

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:

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 Inv Tax

Add Target

Edit or Add Scenario

Display Options

Scenario
Income Tax Table

Planning Horizon

16 years

Accounts

Checking Account (2)

IRA (2)

Bnfl IRA (2)

Incomes

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 %		6.00 %	IRA	4.00 %	biIRA	1,032,800						
initial amount		2,800		130,000		900,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %								
		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	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	24,480	(3,420)-14%	21,053	end of 2	
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	24,970	(3,495)-14%	21,474	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	25,469	(3,565)-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)-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)-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)-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)-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)-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)-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)-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)-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)-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)-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)-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)-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 Systems

PRIVACY POLICY

TERMS OF USE

Option 1: Pick Years:

Step 3: 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

Tax Adjustments

Year	Tax 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

SIPS

Retirement Planning Systems

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

PRIVACY POLICY

TERMS OF USE

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

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

10

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 5: Pick Years: Click on the Green Pick Years 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

ADD ADJUSTMENT

10

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

SIPS Retirement Planning System

PRIVACY POLICY TERMS OF USE

Step 6: 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all years

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

Tax adjustment: % 10 % 10 % 10 % 10 % % % % % % % % % % % % % % % %

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 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

Planning Horizon		Accounts						Incomes							
16 years		Checking Account (2)		IRA (2)		Bnfl IRA (2)		SS (4)		Independent Consulting		Approx. Income Tax			
Year		Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Subtotal of account incomes	Manage Inft Factor	Manage Inft Factor	Manage Eff T x Rate	After Tax Income	Year
net return	60	1.00 %		6.00 %		4.00 %		1,032,800		0	3.20 %	2.00 %			
initial amount		2,800		130,000		900,000		1,032,800							
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0							
		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800							
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	0	24,000	(3,347)-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	(2,497)-10%	22,473	end of 3	
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	0	25,469	(2,547)-10%	22,922	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	(5,741)-10%	51,672	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	(5,894)-10%	53,045	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	(6,051)-10%	54,456	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	(6,697)-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	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(116,708)	781,864		

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.

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
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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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

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

16

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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.

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

16

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

SIPS Retirement Planning System

PRIVACY POLICY | TERMS OF USE

Step 11: 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

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

Tax Adjustments

Year	Tax adjustment
1	%
2	%
3	%
4	%
5	%
6	%
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 %

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

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: 8

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

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

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: 8

Pick year(s) OR Start year for rest of plan OR Start year for X years: 0

Pick year(s) to remove OR Remove year to end of plan OR 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 16: Start Year for X Years: Click on the green Start Year for X Years 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

ADD ADJUSTMENT

8

Pick year(s)

OR

Start year for rest of plan

OR

Start year for X years

3

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 17: 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

ADD ADJUSTMENT

0

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	8 %
6	8 %
7	8 %
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 18: 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

Year	Accounts						Accounts Total	Planned Distribution	Incomes		Approx. Income Tax	After Tax Income	Year
	Checking Account (2)	Income	IRA (2)	Income	Bnfl IRA (2)	Income			SS (4)	Independent Consulting			
net return	60	1.00 %		6.00 %		4.00 %	1,032,800	0	Manage	Manage	Manage		
initial amount		2,800		130,000		900,000	0	0	Manage	Manage	Manage		
bonus %		0.00 %		0.00 %		0.00 %	0	0	Manage	Manage	Manage		
w/bonus		2,800	Manage	130,000	Manage	900,000	1,032,800	0	Manage	Manage	Manage		
end of 1	61	2,828	0	137,800	0	936,000	1,076,628	0	24,000	24,000	(3,360)-14%	20,640	end of 1
end of 2	62	2,856	0	146,068	0	973,440	1,122,364	0	24,480	24,480	(3,427)-14%	21,053	end of 2
end of 3	63	2,885	0	154,832	0	1,012,377	1,170,094	0	24,970	24,970	(3,496)-14%	21,474	end of 3
end of 4	64	2,914	0	164,122	0	1,052,872	1,219,908	0	25,469	25,469	(3,566)-14%	21,903	end of 4
end of 5	65	2,943	0	173,969	0	1,094,987	1,271,900	0	31,435	25,978	(4,593)-8%	52,820	end of 5
end of 6	66	2,972	0	184,407	0	1,138,787	1,326,166	0	32,441	26,498	(4,715)-8%	54,224	end of 6
end of 7	67	3,002	0	195,472	0	1,184,338	1,382,812	0	33,479	27,028	(4,841)-8%	55,666	end of 7
end of 8	68	3,032	0	207,200	0	1,231,712	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	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	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	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	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	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	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	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	2,019,211	0	44,452	32,301	(10,745)-14%	66,007	end of 16
			0	330,245	0	1,685,682	2,019,211	0	451,229	447,343	(115,189)	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

ADD ADJUSTMENT

[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](#)

Tax Adjustments

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

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

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

Tax Adjustments

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

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

SIPS Retirement Planning Systems

PRIVACY POLICY | TERMS OF USE

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

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

Tax Adjustments

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	%

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 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:

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

Checking Account (2)

IRA (2)

Bnfl IRA (2)

Incomes

SS (4)

Independent Consulting

Approx. Income Tax

After Tax Income

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 %		6.00 %	IRA	4.00 %	biIRA	1,032,800					
initial amount		2,800		130,000		900,000		0					
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0					
		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800					
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	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	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	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	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	(10,334)-18%	47,079
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%	48,330
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%	49,616
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	(14,031)-22%	49,745
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%	51,074
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%	52,440
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	(18,429)-26%	52,452
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%	53,860
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	43,074	31,667	(19,439)-26%	55,308
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	330,245	0	1,685,682	0	2,019,211	0	451,229	447,343	(174,802)	723,770

Orange backgrounds indicate hypothetical returns

SIPS

Retirement 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

0

Pick year(s) to remove

Remove year to end of plan

Reset all 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 %

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

SIPS Retirement 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.

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
0
Pick year(s) to remove
Remove year to end of plan
Reset all years

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 %

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.

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
0
Pick year(s) to remove
Remove year to end of plan
Reset all years

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	%

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:

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

Checking Account (2)

IRA (2)

Bnfl IRA (2)

Incomes

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 %		6.00 %		4.00 %		1,032,800						
initial amount		2,800		130,000		900,000		0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %		0						
		2,800	Manage	130,000	Manage	900,000	Manage	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 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	25,460	(5,094)-20%	20,375	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	(11,483)-20%	45,931	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	(11,788)-20%	47,151	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	(12,101)-20%	48,406	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	(12,424)-20%	49,695	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	(12,755)-20%	51,021	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	330,245	0		0		0	451,229	447,343	(145,493)	753,079	

Orange backgrounds indicate hypothetical returns

SIPS

Subsequent 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

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

Tax Adjustments

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	%

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

SIPS Subsequent Planning System

PRIVACY POLICY TERMS OF USE

Step 28: 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

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

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 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.

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

EditSaveCancelAdd AccountAdd IncomeAdd Inc TaxAdd TargetEdit or Add ScenarioDisplay Options

ScenarioIncome Tax Table

Planning Horizon16 years

Accounts

Incomes

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 %	6.00 %	IRA	4.00 %	biIRA	1,032,800							
initial amount		2,800	130,000		900,000		1,032,800							
bonus % w/bonus		0.00 %	0.00 %		0.00 %		0							
		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	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	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	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	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	451,229	447,343	(125,800)	772,772	

Orange backgrounds indicate hypothetical returns

SIPS

Retirement Planning System

PRIVACY POLICY | TERMS OF USE

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: [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				Accounts Total	Planned Distribution	SS (4)		Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA		1,032,800		0	0			
initial amount		2,800		130,000		900,000			0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %			0						
		2,800	Manage	130,000	Manage	900,000	Manage		1,032,800		0	0			
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	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: [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: Income Tax Table

Planning Horizon: 16 years

Year	Accounts				Incomes				Accounts Total	Planned Distribution	SS (4)		Approx. Income Tax	After Tax Income	Year
	Account	Income	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting			
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA		1,032,800		0	0			
initial amount		2,800		130,000		900,000			0						
bonus % w/bonus		0.00 %		0.00 %		0.00 %			0						
		2,800		130,000		900,000			1,032,800		0	0			
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	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:

Planning Horizon:

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year	
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Eff Tax Rate				
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA	1,032,800	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1
initial amount		2,800		130,000	0	900,000	0	1,032,800	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 2
bonus %		0.00 %		0.00 %		0.00 %		0	0	0	0	24,480	(3,427)-14%	21,053	end of 3
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800	0	1,076,628	0	24,970	(3,496)-14%	21,474	end of 4
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	1,076,628	0	25,469	(3,566)-14%	21,903	end of 5
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	1,122,364	0	25,978	(3,636)-14%	22,332	end of 6
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	1,170,094	0	26,498	(3,706)-14%	22,790	end of 7
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	1,219,908	0	27,028	(3,776)-14%	23,248	end of 8
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	1,271,900	0	27,568	(3,846)-14%	23,706	end of 9
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	1,326,166	0	28,110	(3,916)-14%	24,164	end of 10
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	1,382,812	0	28,662	(3,986)-14%	24,622	end of 11
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	1,441,944	0	29,214	(4,056)-14%	25,080	end of 12
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	1,503,675	0	29,776	(4,126)-14%	25,538	end of 13
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	1,568,122	0	30,348	(4,196)-14%	25,996	end of 14
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	1,635,410	0	30,920	(4,266)-14%	26,454	end of 15
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	1,705,669	0	31,492	(4,336)-14%	26,912	end of 16
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	1,779,032	0	32,064	(4,406)-14%	27,370	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	1,855,644	0	32,636	(4,476)-14%	27,828	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	1,935,651	0	33,208	(4,546)-14%	28,286	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	2,019,211	0	33,780	(4,616)-14%	28,744	
			0	330,245	0	1,685,682	0	2,019,211	0	2,019,211	0	33,780	(4,616)-14%	28,744	
			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:

Planning Horizon:

Year	Accounts						Accounts Total	Planned Distribution	Incomes			Approx. Income Tax	After Tax Income	Year	
	Account	Income	Account	Income	Account	Income			SS (4)	Independent Consulting	Eff Tax Rate				
net return	60	1.00 %		6.00 %	IRA	4.00 %	biIRA	1,032,800	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 1
initial amount		2,800		130,000	0	900,000	0	1,032,800	0	1,076,628	0	24,000	(3,360)-14%	20,640	end of 2
bonus %		0.00 %		0.00 %		0.00 %		0	0	0	0	24,480	(3,427)-14%	21,053	end of 3
w/bonus		2,800	Manage	130,000	Manage	900,000	Manage	1,032,800	0	1,076,628	0	24,970	(3,496)-14%	21,474	end of 4
end of 1	61	2,828	0	137,800	0	936,000	0	1,076,628	0	1,076,628	0	25,469	(3,566)-14%	21,903	end of 5
end of 2	62	2,856	0	146,068	0	973,440	0	1,122,364	0	1,122,364	0	25,978	(3,636)-14%	22,332	end of 6
end of 3	63	2,885	0	154,832	0	1,012,377	0	1,170,094	0	1,170,094	0	26,498	(3,706)-14%	22,790	end of 7
end of 4	64	2,914	0	164,122	0	1,052,872	0	1,219,908	0	1,219,908	0	27,028	(3,776)-14%	23,248	end of 8
end of 5	65	2,943	0	173,969	0	1,094,987	0	1,271,900	0	1,271,900	0	27,568	(3,846)-14%	23,706	end of 9
end of 6	66	2,972	0	184,407	0	1,138,787	0	1,326,166	0	1,326,166	0	28,110	(3,916)-14%	24,164	end of 10
end of 7	67	3,002	0	195,472	0	1,184,338	0	1,382,812	0	1,382,812	0	28,662	(3,986)-14%	24,622	end of 11
end of 8	68	3,032	0	207,200	0	1,231,712	0	1,441,944	0	1,441,944	0	29,214	(4,056)-14%	25,080	end of 12
end of 9	69	3,062	0	219,632	0	1,280,980	0	1,503,675	0	1,503,675	0	29,776	(4,126)-14%	25,538	end of 13
end of 10	70	3,093	0	232,810	0	1,332,219	0	1,568,122	0	1,568,122	0	30,348	(4,196)-14%	25,996	end of 14
end of 11	71	3,124	0	246,779	0	1,385,508	0	1,635,410	0	1,635,410	0	30,920	(4,266)-14%	26,454	end of 15
end of 12	72	3,155	0	261,585	0	1,440,928	0	1,705,669	0	1,705,669	0	31,492	(4,336)-14%	26,912	end of 16
end of 13	73	3,187	0	277,280	0	1,498,565	0	1,779,032	0	1,779,032	0	32,064	(4,406)-14%	27,370	
end of 14	74	3,219	0	293,917	0	1,558,508	0	1,855,644	0	1,855,644	0	32,636	(4,476)-14%	27,828	
end of 15	75	3,251	0	311,552	0	1,620,848	0	1,935,651	0	1,935,651	0	33,208	(4,546)-14%	28,286	
end of 16	76	3,283	0	330,245	0	1,685,682	0	2,019,211	0	2,019,211	0	33,780	(4,616)-14%	28,744	
			0	330,245	0	1,685,682	0	2,019,211	0	2,019,211	0	33,780	(4,616)-14%	28,744	
			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.